The Outlook

JANUARY 10, 1917

Offices, 381 Fourth Avenue, New York

HAMILTON WRIGHT MABIE

THE OUTLOOK does not drape in black its announcement of the death of Hamilton Wright Mabie. His vivid and victorious faith in immortality would make singularly incongruous any such symbol.

For thirty-seven years Mr. Mabie and I have wrought together in an intellectual and spiritual enterprise—an endeavor to interpret the meaning and the duty of our time. Differing in temperament and sometimes in opinion, we have never differed in the purpose which has guided and the spirit which has animated us: the purpose to test every event by its ethical and spiritual values, the spirit of faith in God and in our fellowmen. We have passed together through periods of social and religious perplexity when it was our duty neither to fear nor to doubt. We have rejoiced in each other's happiness and shared in each other's sorrows. We have been in constant conference concerning the problems of National and personal life with which we have had editorially to deal, and often the resultant editorial, though written by one, has been the thought-product of the two. My estimate of him is a prejudiced estimate, prejudiced by a lifelong friendship. Nevertheless, I shall venture to give it here with that frankness which he would demand of me.

In 1879 The Christian Union (now The Outlook) was an undenominational church paper. It had a department of church news which included personal ministerial items, at that time a usual feature of church papers. I wanted some one to edit this department. A friend recommended to me a young lawyer of his acquaintance, whose interests were literary, not legal. This young lawyer called. I explained my desire, and Mr. Mabie was installed as a member of our very modest staff.

He did his work faithfully and well. His copy was always ready in time; he gave the paper performances, not promises nor excuses. It soon became evident that he took no interest in his department. Neither did I. I now wonder whether anybody ever was interested in it. It has long since been discontinued. Meanwhile, Mr. Mabie proving to be a willing worker, quite ready to give more than his contract called for, an occasional book was turned over to him for review. The reviews had quality, something which ecclesiastical gossip could not have. Presently he graduated from the gossip and became the literary editor. He began also to write occasional editorials, and, perhaps less frequently, contributed articles. Among the latter were some charming stories for children. He became an adviser whose judgment could be trusted in passing on manuscripts offered for publication, especially those of a literary character. Although increasing work brought increasing responsibility, I am sure that he never asked for any official recognition. But he earned it. On the second day of January, 1884, after he had left the office I put his name with mine at the head of our editorial columns and explained that I did so in order to protect myself from undeserved praise. "If," I wrote, "the editor is often compelled to accept in silence condemnation for words he did not utter and for opinions he does not hold, he is also sometimes compelled to accept in silence praise for industry greater than he possesses and for services which he has not rendered. This is the more difficult silence of the two; and this is my excuse, if one is needed, for this personal tribute to my associate, whose name I this week place at the head of these columns with my own." When the next morning Mr. Mabie arrived at the office, he found this announcement in the issue of the paper lying on his desk. I cannot forbear giving to the reader a copy of the letter which he sent to me in acknowledgment, because it so well interprets both his character and the nature of the friendship which has always existed between us.

New York, January 3, 1884.

My dear Dr. Abbott:

You have taken my breath clear out of me; when I saw the "Christian Union" this morning I could not understand what had happened to it or to me. When I saw the page proofs last night the first page looked innocent enough, and this morning I find it full of dynamite. You can hardly understand my complete mystification, and as that was my first feeling I express it first here. When I comprehended what had happened I recognized your thought and touch upon it all and was more grateful than I can express. In fact, I am still quite overcome, and feel as if I had been suddenly pushed out of obscurity into something like fame. It is a public companionship of which I am proud, I can assure you, and it comforts me to feel that if my work has not entitled me to it, my regard for and devotion to you would afford a kind of subjective justification. I set this result ahead of me as a prize to be held by better work and not as a reward for work done. I prize the association and the place as stimulants to and opportunities for the rendering of that service which is the joy of life.

My dear Mr. Abbott, you have opened the new year auspiciously for me, and I shall try to make this advance an open door to greater service and higher usefulness.

Yours faithfully,

HAMILTON W. MABIE.

How he fulfilled this high purpose is well known, not only to the readers of The Outlook, but to a larger public which he has reached both by his voice and by his pen.

As a writer about books Mr. Mabie has been rather an interpreter than a critic. I think it is Coleridge who has said that there are three questions which the critic should ask concerning any author: "What did he undertake to do? Was it worth doing? Has he done it well?" Many critics never ask themselves the first question. That the author did not undertake what the critic would have undertaken is enough in the eyes of such a critic to condemn a book. It was with Mr. Mabie instinctive to ask the first question, and sometimes he did not get to the second or the third. His human sympathy amounted to genius. He read himself into the mind of his author. I do not know with what fluency he read any language but his own; but I know no modern critic whose interpretation of Turgenev or Goethe or Victor Hugo or Fogazzaro I would prefer to his. I do not think that he often held a book off at arm's length and subjected it to a critic's scrutiny. I doubt whether he ever laid it on the dissecting-table and investigated it with the scalpel and the microscope. But he saw what the author saw, felt what the author felt, was for the time being Russian or German or French or Italian, and, writing about the author, interpreted him in terms of the Anglo-Saxon mind. And this seems to me much the most important function of the critic.

This human sympathy determined his interest in and his writing about nature.

I do not think he took any great interest, either practical or theoretical, in nature's operations. I do not think he practiced horticulture, or floriculture, or arboriculture, or was familiar with any one of the natural sciences, or ever owned a microscope, or cared much to look through a telescope. Nature interested him but slightly as a machine, greatly as a book. What concerned him was not the relations of natural phenomena to each other, nor greatly their relations to the physical welfare of man. That he willingly left to others. What fascinated him was their relation to the intellectual and spiritual life of man. One

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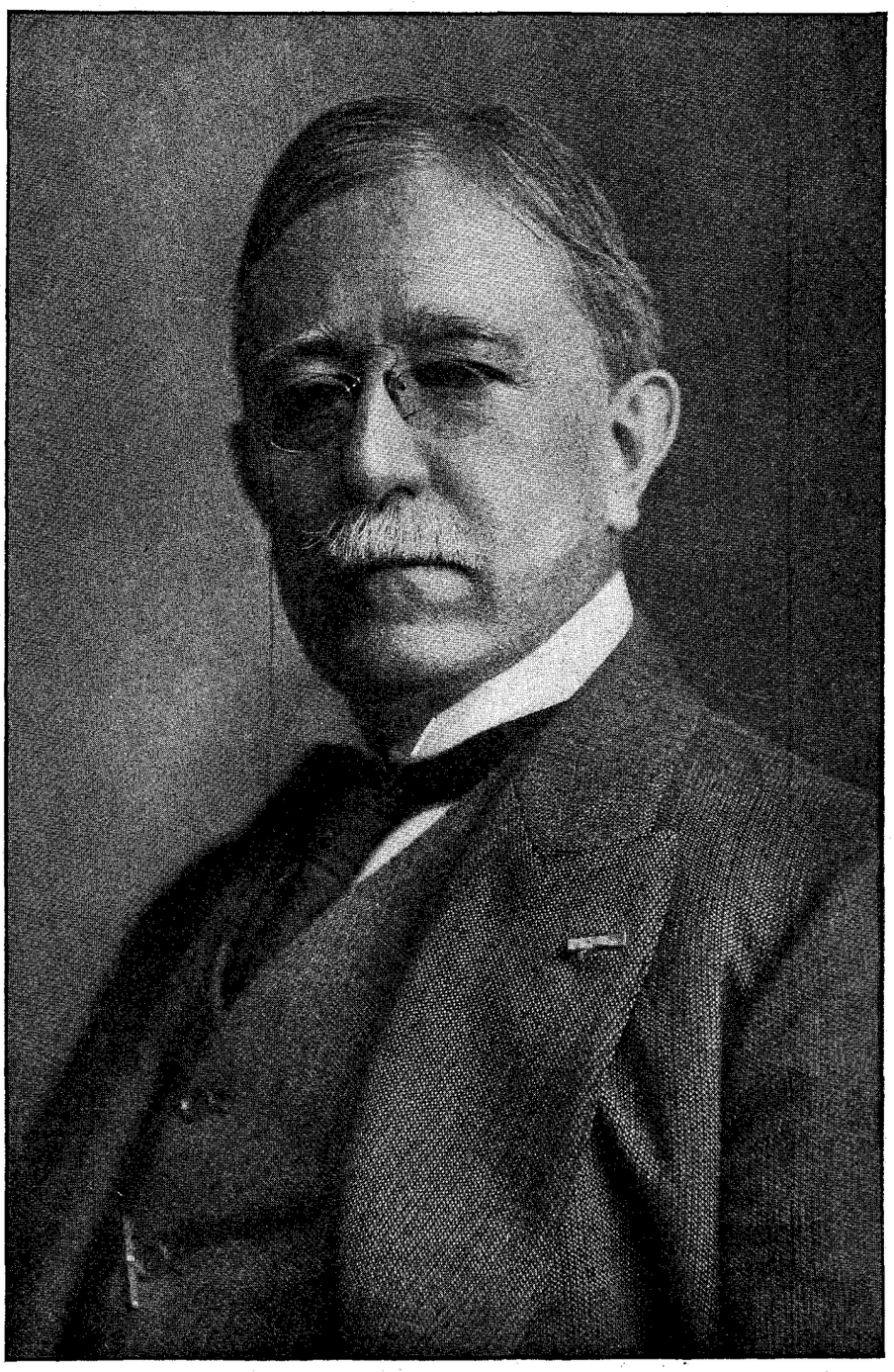

Hannibal W. Maine

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quotation from his volume of "Essays on Nature and Culture" will probably interpret to the reader my meaning. He writes: "About every man's feet there lies this wonderland of force, life, law, and beauty which has ministered so mysteriously and so vitally to the unfolding life of his race; and that wonderland is open to every one who is willing to give the eye and the mind the training of observation. In the order of growth it is written that each man must discover the world for himself; he enters into the heritage of knowledge which humanity has slowly and painfully accumulated; but if he would educate himself, he too must discover with his own eyes the world about him."

This human sympathy also gave to his writings on religious themes a unique attractiveness. In reading his religious meditations I have often been reminded of Jeremy Taylor. As it was the life, not the science, of nature which interested him, so it was the life, not the science, of the soul of man. He was more interested in reverence than in definitions of God, in kindliness than in definitions of brotherhood. Not the anatomy of religion, but its pulsating, inspiring life, appealed to him. His religious articles, therefore, were not articulated, but impressionistic. They were sometimes almost feminine in their combination of gentleness and power. He did not reach religious conclusions by an argument, and rarely used argument to commend them to others. He perceived them as a human experience and interpreted them as a phase of human life.

Yet I wish not to misinterpret him. A churchman, and in the latter years of his life an active and influential member of the Episcopal Church, he thought more highly of the institutions of religion than I do and attached more value to its historic creeds. It is not easy to say why. Institutions and creeds have been both helps and hindrances to human progress, and perhaps the hindrance impressed me more and the help more impressed him. Perhaps it was only because he was brought up in a highly organized church and I in one all of whose tendencies are toward individualism in the religious life.

Temperamentally Mr. Mabie had nothing of the ascetic in him. He was fond of society, and society was fond of him. His rare adaptability made him many friends and gave him the pass-key to very varied social circles. It endowed him with a sympathetic understanding of all sorts and conditions of men. It was this breadth of sympathy, interpreting to him the inner life of men of all nationalities, that crowned his visit to Japan with success, and enabled him to return endowed with power to interpret the Japanese thought and life to unsympathetic and often unintelligent Americans. But it did not prevent him from feeling a fine indignation against any and every form of injustice, and especially of cowardice. His counsels, though generally conservative, were never reactionary or timid, and what sometimes seemed to others like caution in times of radical reform was due to his better, because more charitable, comprehension of those opposed to him. With time-serving and double-dealing he had no patience. A letter which I received from him, dictated from his sick-bed, March 6, 1916, just after the Congressional debate on the McLemore resolution, contained these sentences, quite characteristic of his virile nature:

> When I can go to New York twice a week and write as much as I want to, I shall be very happy. I wrote L. the other day that it was great discipline to stay at home, half the time in bed, when one's strong natural impulse was to get out of bed and swear. Congress has left me pretty nearly speechless with indignation. It has often been short-sighted; but was it ever more stupid and cowardly than during the last two weeks?

In this purely personal tribute I have said nothing of Mr. Mabie's education, of his home life, of the many and varied academic honors which have been bestowed upon him, of his authorship outside of The Outlook, and of his success as a public speaker, and especially as a popular lecturer. For I have wished it to be simply an appreciative portrait of the friend as I have known and loved him. I bring it to its appropriate end by quoting as an expression of his faith, as it is of mine, this closing paragraph of an Easter editorial written by him and published in The Outlook at Easter time, 1915:

"The open door of the empty tomb is a symbol of that escape from sin and death, that present entrance into life eternal, which makes every pure and noble life an assurance of immortality. There are those about us whose lives exhale a sweetness not of this world, and whose spirits have no kinship with death. In them the immortal has subdued the mortal, and they have already entered into the peace and rest that are the fruits of the final victory."

LYMAN ABBOTT.

MR. MABIE'S LIFE AND WORK

HAMILTON WRIGHT MABIE, for thirty-seven years a member of the editorial staff of The Outlook and for thirty-two years Associate Editor, died at his residence in Summit, New Jersey, early on the morning of Sunday, the last day of the old year. During the entire preceding year Mr. Mabie had been either seriously ill or (in the latter half) very slowly gaining ground, so that his friends and associates did not despair of his return to strength and a measure of activity. In fact, he had been able of late to go out, with caution, and even to return on several occasions for a few hours at a time to his desk at the office. The immediate cause of his death was the effect of an attack of asthma, incurred about two weeks before, on a system already weakened by the earlier attacks. About a year ago, while in Philadelphia to deliver an address, Mr. Mabie was stricken down by what was then pronounced an attack of indigestion, but later it became evident that the great nerve centers, and perhaps the heart, were involved.

An estimate of the work, life, and character of Mr. Mabie (his editorial associates rarely called him Dr. Mabie, although he was more than doubly entitled to that designation) precedes this account of his life. He was born in Cold Spring, New York, in 1846, and was therefore seventy years of age at the time of his death. On his father's side Mr. Mabie was of Huguenot descent. The ancestor who founded the family in this country was an officer named Mabille, who was on the staff of Admiral Coligny, who escaped to America through Holland after the massacre of St. Bartholomew. On the other side Mr. Mabie was of Scotch descent. He was graduated at Williams College in 1867, and later received from his Alma Mater the degree of L.H.D. He studied law at Columbia, practiced for a short time, but soon found that his natural bent and ability were in the direction of literature and writing.

The honorary degrees received by Mr. Mabie from colleges and universities were: L.H.D., from Williams College, received in 1890; LL.D., from Union College in 1899, from Western Reserve in 1904, and from Washington and Lee College in 1906. He was a trustee of Williams College, a member of the American Academy of Arts and Letters and of the National Institute of Arts and Letters, was President of the Grenfell Association at the time of his death, and had been President of the New York Kindergarten Association. He was a member of the Authors Club, of the Century Association, of the Japan Society, and of the Aldine Club, and at one time was President of the Alpha Delta Phi Society.

In 1879 Mr. Mabie joined the staff of The Outlook, then known as The Christian Union. His contributions to this journal were from the first, and continued to be to the end, almost equally divided between the field of literature and that of social and ethical discussion. Hundreds of reviews and literary articles, hundreds of editorials on social topics, have appeared in this journal from his pen. Many of these were later included in books which have had a wide reading and appreciation. The titles of half a dozen out of a much larger list of titles will illustrate the range already suggested: "Norse Stories Retold" was his earliest book; "My Study Fire" (two series), "Parables of Life," "Backgrounds of Literature," "William Shakespeare—Poet, Dramatist, and Man," and "American Ideals" are among the best known of Mr. Mabie's books.

Only those who followed Mr. Mabie closely in his daily work know how large a part of his time and effort were gladly

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expended in encouraging young writers and others in need of advice and incitement toward success and character-building. As a speaker before college audiences and on educational and anniversary occasions few men of our day have been more honored and appreciated.

Of still a different type and character was Mr. Mabie's "Japan To-Day and To-Morrow." This appeared in 1914, after his return from Japan. He visited that country under the auspices of the Carnegie Endowment for International Peace, and, we believe, after the warm invitation of the Japanese Government. He went as an American "exchange professor" to deliver lectures in the Japanese universities and cities on the spirit and ideals of the American people. Mr. Mabie was delighted with his reception in Japan. He was cordially received by Japanese officials, and especially by the Japanese Premier, Mr. Okuma, who accorded him a notable and important interview, which appeared in these pages. This interview and Mr. Mabie's own firm conviction that talk of war between Japan and America was "mischievous nonsense," had distinct influence in improving the friendly feeling and cordial relations between the two countries.

Mr. Mabie was known in many parts of the country not only as a writer, but as a lecturer. His addresses on literature abounded in personal reminiscences of famous men he had known, such as Lowell and Oliver Wendell Holmes, and also in apt anecdotes of famous writers gleaned by him from his wide reading. In conversation also he had a fund of humorous and dramatic incident, and it has more than once been urged that a volume of reminiscences from his experience would have been unique and immensely readable. He was very deeply interested in the work and organization of the Protestant Episcopal Church, and was more than once a delegate to the great official meetings of that Church. Bishop Lines, of the Newark Diocese, and other distinguished clergymen took part in the funeral ceremonies, which took place at Calvary Church in Summit on January 3. It is understood that a memorial meeting will be held later in Summit.

A famous French critic, writing about one of Mr. Mabie's books, said: "Mr. Mabie ranks as one of the foremost of American essayists for his intellectuality as well as his delicacy of feeling. In this work he brings home to us vividly the harmony that may exist between nature and that genius that gives it birth, and which in its fruitfulness in turn reflects nature herself."

Among the many tributes to Mr. Mabie we will here quote only one, that of Theodore Roosevelt, who, after speaking of his association in editorial work with Mr. Mabie and the pleasure to him of that association, said: "He was one of the sweetest-tempered and highest-minded men I ever met."

ESSAYS OLD AND NEW

BY HAMILTON W. MABIE

This article was written only recently by Mr. Mabie, and is the last literary contribution from his pen received by his editorial associates.

WISDOM literature began a long time ago, but it has reversed the usual order of development; as it has grown older it has grown not only in grace but in vivacity and variety. There is essay writing of immense weight and dignity in the Old Testament, but the knowledge of life which it conveys—and in the light of three thousand years of additional observation the depth and vitality of that knowledge is astounding—is invested with the solemnity which Bacon associated with affairs of state. Montaigne's egotism, to say nothing of his devouring curiosity, put him on easier terms with his readers; he was concerned to record the fact as he saw it, but he kept well in view and told us pretty nearly all he knew about himself. Bacon's greatness will save him from the Baconians, and his grasp of the principles of conduct and the organ roll of his noble style put him safely with the masters, but one reads him in evening dress, with the feeling that he is dining with an ambassador.

Charles Lamb is as unconventional as Whitman, but far more companionable and better bred. His manner is so intimate and easy that in his hands the wisdom of life is so happily humanized that it loses its solemnity without loss of substance. He makes his readers so comfortable that they forget at the moment how much wisdom is mixed with the playfulness of his mind. He often teaches, but he never instructs. And this is characteristic of the modern essay in the hands of its masters. Matthew Arnold was a teacher by instinct and intention; he even kept a switch in his desk and used at it times with stinging effect; but it was like going to a sparkling comedy to sit in his classes. He was as far from solemnity as Bernard Shaw, but the dignity of literature was as secure in his hands as in the hands of Bacon. His essays are free from the air of the school-room, but the wisdom of life in conduct and art is in them.

When one recalls that happy phrase, "full weight of thought without any weight of expression," he thinks of the masters of French prose, who write as if clearness, precision, and charm of diction came by nature, like seeing and hearing, and are not matters of rigorous achievement; but American writing has survived the German influence, and, outside the field of scholarship, has quietly assumed that humor is part of the wisdom of life, and that truth in jest is as true as truth in heavy-handed didacticism.

Lowell said nothing more illuminating about Emerson than his prediction that if the author of "Nature" were to make an almanac his directions to farmers would read: "October: Indian summer; now is the time to get in your Early Vedas." In that sentence Emerson's simple rusticity and his affinity with the Far East are clearly put. Lowell makes many excursions from the highway along which he is leading us, but they are generally to outlooks which broaden the view of the landscape. He will live by his humor, which many readers of a logical turn of mind have regarded as incidental to his scholarship and critical divination; as a matter of fact, it was his distinctive gift, and his learning and judgment were incidental. But his humor was not levity; it was the effective weapon of an indignant righteousness.

Judged by the most exacting standards and in the international field, Mr. Brownell holds a foremost place as an essayist of critical temper and analytical method broadened and enriched by vital human interests. His books on French art and life show dispassionate observation and a resolute grasp of the vital relations between life and its arts, which make not only poetry but all the arts rich in the wisdom of life. The audience which heard with joy his recent address on "Standards" were impressed by the prophetic note which ran through his comments on recent literature; for prophecy, it must be remembered, is not an excursion into the future, but an enforcement of present righteousness. In the welter of lawlessness, extravagance, and crude self-exposure through which the practice of the arts is passing at the moment, Mr. Brownell has spoken with the authority not only of the great tradition of art, but of clear thinking and the integrity of reason. In the hands of this able and courageous writer the essay in America has reached its highest level of penetrating intelligence and intellectual vigor.

The gold medal for distinguished achievement in the field of essay writing was given to John Burroughs at the recent joint meeting of the American Academy of Arts and Letters and the National Institute of Arts and Letters in New York; a choice by his fellow-craftsmen which will be confirmed by the judgment of all Americans who love transparent simplicity, sincerity, and the vital quality in work that speaks not only to us but for us. The farm is the background of American life, and it has long been the pastime of statisticians to prove that the great majority of the men who invest the wealth of the Nation from city offices were farm born and farm bred. Many of us are several generations removed from the farm, but its sights, sounds, and smells are part of our patrimony, and Mr. Burroughs has been putting us in possession of our own for two

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generations. The very titles of his books are redolent of old houses and ancient orchards. "Wake Robin," "Locusts and Wild Honey," keep our windows open to the spring; we take refuge from the passing shower in English meadows under the canopy-like foliage of English trees in "Fresh Fields;" and we read "Indoor Studies" and "Literary Values" with the blessed sense of peace that flows from sound and sweet English prose. All honor to the fine craftsmanship and the noble health of mind and spirit of John Burroughs, farmer, poet, and essayist!

Dr. van Dyke is equally at home in the pulpit and the choir, and, best of all, he has the freedom of the great out-of-doors. "*Au large*," the stirring call of the *voyageur* as he pushes his canoe into the stream, might be written over all his books in prose and verse. Nobody has celebrated domestic happiness, the loyalties of friendship, and the joy of the book by the fire more happily than he, but he always takes us into the larger landscape, physical and spiritual, which enfolds our individual tasks and joys. "Little Rivers" and "Days Off" are such easy reading that their solid substances of observation and reflection are almost obscured, but let no ingenuous reader be deceived by their high spirits, their contagious ease of mood, their companionable temper. They are work of a high order by a writer who is not afraid to be intimate with his readers, and whose various gifts are unified by a deep sense of the community of all the arts in the service of humanity.

The country at large has yet to discover one of its most acute and vivacious essayists. Mr. John Jay Chapman cannot say with Landor that he will dine late, that his guests, though few, will be of the best, and that they will linger long at the table. The author of "Emerson, and Other Essays," "Neptune's Isle, and Other Plays for Children," and a dozen other books has a group of readers who delight in his keen insight, his disdain of the conventional, his occasional willfulness, and his gayety of mood in the presence of oppressive traditions and popular idols. He is American to the heart, but not in the obvious and easy ways of the vender of democracy in packages for the cure of all the ills of society. He comes of an ancestry distinguished for public service, and he has had the great honor of giving a gallant son to France in the great war for the liberation of the world from the domination of a ruthless autocracy. Victor Chapman has been ranked by France among her heroes, and, recalling his generous heroism, we may say with Emerson, "We shall not again disparage America, now that we have seen what men it will bear."

Mr. Chapman's "larky" manner gives the acuteness of his literary perceptions greater effectiveness. No one has touched Emerson's nobility with a more reverent hand than he, nor has any one defined his limitations with franker precision. In "Greek Genius, and Other Essays"[1] he is sportive in dealing with the two great schools of scholarship in the presence of the Greek perfection—the German and the English; but the common sense which he brings to the interpretation of Greek genius and of Shakespeare makes us aware of that human quality in great works of art which is their very substance.

Wisdom literature has always existed in solution in New England, where every native has his own opinion, and expresses it in a dialect curiously adapted to convey shrewd judgment and witty comment in homely and telling phrase. The unawed mind of New England, which described the Alps as "some risin' ground" and Emerson as a man of "consid'able proppity," speaks in the country store and in its best literature. Lowell, who was in his day our most representative man of letters, said that he would go a long way to overhear the talk of two Yankees; rustic, often uncouth, but witty, and with a razor edge. Mr. Norton once said that in the crisis of the Civil War Lowell's clarion voice had the value of an army corps; and that voice found the Yankee dialect a powerful polemic. The Yankee who asked his friend if he believed we should know one another in the next world drew out the pithy reply: "We know each other here, and I dunno as we shall be any bigger fools there than we be here."

Mr. Bliss Perry, who teaches literature in Harvard University, in the chair which Lowell once held, is a type of the writer who has kept the flavor of the soil in his academic occupations and surroundings. No American essayist writes with a pleasanter pen or a more unforced humor. He has a way of thinking for us so companionable that we seem to be thinking for ourselves, and his manner is so unobtrusively friendly that we forget his professorship. To wear a gown and forget it is an art that involves something fine in the man as well as in his sense of literary manner. Whether he talks about "The American Mind," "The Amateur Spirit," or the joy of "Fishing with a Worm," Mr. Perry never loses the natural tone which is produced by the practice of simplicity and sincerity. This is, of course, the open secret of art, but there are many who never discover it.

No American has taken the work of the critic more seriously than Mr. Paul Elmer More, whose "Shelburne Essays" embody a disinterested devotion to the criticism of life and of literature as consistent and concentrated as Thoreau's devotion to the practice of living on the simplest terms with nature. Mr. More's scholarship in various fields, his wide knowledge of other literatures, and his study of philosophy have given his criticism the solidity of substance and weight of judgment which belong to criticism pursued as a profession and not as an avocation.

The essays of Mr. Frank J. Mather, Jr., have not been many, but they have been of a quality not common in American writing: a ripeness of tone, an urbanity of spirit, and a lightness of touch which the word culture in its English sense expresses. A scholar in literature and an accomplished critic of art, Mr. Mather's work is penetrated by literary feeling, and the civilizing quality of what he has done is especially valuable at a time when education is in danger of sacrificing spiritual ends to practical efficiency. In this group of men, whose detachment from the tumult and hurry of the age is due not so much to lack of sympathy as to loyalty to older and larger ideals of art and life, Mr. Harry D. Sedgwick is a writer from whom much may be expected. His historical spirit and intellectual temper reveal their influence in the meditative quality of his essays, which show an academic bent modified by generous culture and the love of soundly constructed English prose. In a time of much hasty writing Mr. Sedgwick's work stands for the adequacy which is born of leisure, knowledge, and thoroughness.

The dozen books of essays which stand to the credit of Mr. Brander Matthews form what the newspapers would call the "literary output" of a tireless expert craftsman who understands his *métier* and writes about it with refreshing directness. Many of those essays are sublimated "shop talk," and, like all expert "shop talk," they are both interesting and entertaining. They are concerned mainly with the English language, with the theater, with French literature, with fiction. The "shop," therefore, has to do with the making of things of vital importance by some of the most original men who have done creative work. The more elaborate books on Shakespeare and Molière show us men of genius in their working clothes and with their tools in their hands, and are rich in illuminating comments on the art of the drama and the technique of the theater. Mr. Matthews possesses the fine qualities which come from the discipline of study of French literature—clearness, simplicity, feeling for sound form, and illuminating intelligence.

Many Americans are at the moment so bent on being amused that they resent a novel or play that makes them think, and are not content unless the film presents a succession of breathless escapes or the stage evokes volleys of uproarious laughter. Emerson was of the opinion that much laughter shows an empty mind; and a distinguished foreign novelist who was taken by his American host to a public dinner was greatly amused by the first three or four after-dinner stories, but was obviously distressed as story ran on the heels of story for two hours. Later he said to his host, "After forty, three stories are enough." Mr. Matthews says that a writer pays heavily for the gift of humor, and this has certainly been true of Mark Twain. It is true, however, only in a limited way of two essayists who are widely read in this country, and the reason is not far to seek. Neither Dr. Crothers nor Miss Repplier is a fun-maker; both are serious writers who are able to see the humorous aspects of serious matters; and at the moment most matters are serious to the verge of tragedy. In the essay which gives its title to Dr. Crothers's latest book, "The Pleasures of an Absentee Landlord,"[1] there

[1] Greek Genius, and Other Essays. By John Jay Chapman. Moffat, Yard & Co., New York. $1.25.

[1] The Pleasures of an Absentee Landlord, and Other Essays. By Samuel McChord Crothers. Houghton Mifflin Company, Boston. $1.25.

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is a strong infusion of wisdom literature which is condensed rather than diluted by witty suggestion and humorous illustration. No man goes to sleep while this shrewd judge of men is speaking, but the reader who thinks he is merely entertained is like the boy who thinks he has eaten the pudding when he has taken out the plums. The fact is that Dr. Crothers is a past-master of the art of driving vital truths into indifferent minds without the sound of the mallet. He is immensely entertaining, but he is always invigorating; he brings freshness of perception even to a discussion of education; and with wide interests and ample knowledge he has the shrewdness of judgment of the Yankee who has kept an eye on his neighbors in the country village for half a century.

And let no one be deceived by Miss Repplier's genius for entertaining her readers. The sentimentality, excess of emotion, extravagance of statement, and tendency to rash generalization which form the "lunatic fringe" of the reforming zeal of this stirring age have no more caustic or effective critic than she. A clear brain, a solid education in an atmosphere in which religion and history calm the nerves and keep the head cool, and a conservative temperament, qualify the author of "Counter-Currents" [1] and half a dozen earlier volumes of essays to be the censor of her time without losing her sense of humor. The atmosphere of culture pervades her work and stamps her as a woman who has been educated as well as trained. Her latest volume betrays her deep interest in the moral and social conditions of the hour, her ardent patriotism, her passionate abhorrence of a neutrality which denies the deep instincts of normal humanity. She emphasizes courage, discipline, decency in art and life, with ringing frankness; and, as always, enriches her own comment with apt literary allusion and historical illustration. Her work is full of the wisdom of life, set in historical perspective and expressed in terms of literature rather than of philosophy or science.

[1] Counter-Currents. By Agnes Repplier. Houghton Mifflin Company, Boston. $1.25.

THE WEEK

THE STORY OF THE WAR: THE ALLIES' REPLY TO GERMANY

The one event of large importance in the news of the week ending January 3 was the publication of the joint reply of the ten Entente Allies to Germany's proposal for a peace conference. Elsewhere we comment at some length upon the reply.

The Allies begin with a protest against the German assertions, first, that the Allies are responsible for the war, and, secondly, that the Central Powers are victorious. These claims are concisely termed "an affirmation doubly inexact, and which suffices to render sterile all tentative negotiations."

The suggestion of peace negotiations without a statement of terms is, they say, "not an offer of peace," but "a sham proposal," and really "a war maneuver." To prove this the reply reviews the history of the days just before the war, showing that the Central Powers rejected attempts by the Allies to settle the disputes; and that Belgium was invaded "by an Empire which had guaranteed her neutrality" and then had proclaimed its treaties to be "scraps of paper."

A peace which should rest on the war map of Europe alone, it is said, would represent "nothing more than a superficial and passing phase of the situation." Therefore the Allies reject the "empty and insincere offer," and declare that no peace is possible until there shall be secured "reparation for violated rights and liberties, and the recognition of the principle of nationalities and of the free existence of small states."

The reply concludes with a moving and striking special statement in behalf of Belgium. It rehearses the wrongs and outrages known to all the world and ends with these vigorous words: "Belgium, before the war, asked for nothing but to live in harmony with her neighbors. Her King and her Government have but one aim—the re-establishment of peace and justice. But they only desire peace which would assure to the country legitimate reparation, guarantees and safeguards for the future."

IN THE BALKANS

The offensive of the Bulgarian and German forces against the Rumanian and Russian fronts (practically the Russians hold the line, the Rumanians having gone to their rear) continued to be pushed energetically during the week. It is increasingly evident that a permanent defensive line cannot be established south of the Sereth River. It is true that Braila, which is near the angle where the Danube turns sharply from flowing north to flowing east, has not yet fallen, but its fall may be expected any day. The Teuton attack is being made through the Carpathian Mountains as well as from the south, and it is obvious that nothing can be held by the Russians south of the east-and-west line running through the Danube north of the Dobrudja, nor perhaps for some distance beyond that.

Probably the conquest of Rumania has reached its climax. In this connection an interesting and perhaps significant fact has been pointed out—that is, that the peace talk which has come from time to time from Berlin (lately officially, before this unofficially) has in each case followed a German push forward at the very moment when that push had reached its limit. The two most notable cases are the present one and that when Germany had reached its extreme limit in pushing Russia back. Many believe that this shows that Germany deliberately talks peace whenever she wants a period of comparative rest in order to prepare a new dash forward.

The Allies have made a specific demand on the Greek Government, amounting to an ultimatum. It calls for the reduction of the Greek army outside of the southern isthmus known as the Peloponnesus, the giving up of large quantities of arms, the release of persons now imprisoned because of their favoring the Venizelist party, and reparation to the Allies' flags and ministers to be made publicly in Athens.

Turkey has, it is reported, officially repudiated the partial control or guardianship of Turkey by the Great Powers established by the Treaties of Paris (1856) and Berlin (1878). The object is to permit Turkey to enter any peace conference as an absolutely independent Power and to prevent also any claims by neutral citizens in Turkey from being presented except to purely Turkish authorities.

WAR STATISTICS

The end of the year brought various claims by the several Powers engaged in the war. It need not be pointed out that figures proceeding from one belligerent are usually unreliable. A few of these figures, however, may be quoted for what they are worth. Thus Berlin asserts officially that in November 138 hostile merchant ships were sunk, two-thirds of the tonnage being British, and that since the beginning of the war the Allies have lost 3,636,500 tonnage, of which again about two-thirds was British. The Allies are said, by a despatch from France, to have captured during 1916, 582,723 Teutonic prisoners, and of these Russia is said to have taken about 400,000. Italy asserts that since the beginning of the war she has taken 1,200 square miles of enemy territory and has now 85,000 Austrian prisoners. Her own war front has been shortened, it is said, from 500 to 375 miles. She has over two thousand factories making war material and employing 469,000 workers, including 72,000 women.

THE RAILWAY LABOR SITUATION

On the first of January the Adamson Law establishing eight hours as the unit for a day's wage for every man engaged in operating trains in inter-State commerce went nominally into effect. As a matter of fact, however, the law was not put into effect because it was called into question in the courts, and

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injunction proceedings suspended its operation until legal questions could be decided.

If the Adamson Law is unconstitutional, then it is no law at all. If it is constitutional, it is valid and effective. What the railway employees have feared is that questions as to the constitutionality of the law would require such slow proceedings that the law would expire by its own provision before it could be decided whether it was constitutional or not.

There was an intimation pretty effectively circulated a few weeks ago, that if the railways did not put the principle of the law into effect whether the law was suspended or not, the men would strike. It is apparent now, however, that the men are not going to strike, and one reason—of itself apparently sufficient—is that if they should precipitate a strike now they would hasten the pending legislation in Congress. Now the railways are perfectly willing that Congress should enact a law making investigation of any dispute compulsory, and prohibiting any strike or lockout during such investigation. The men, however, are not ready for such legislation, and they do not wish to do anything to hasten it. It is understood that the railway brotherhoods will oppose any legislation which would punish organizations calling a strike while an investigation is being conducted. The American Federation of Labor, through its Secretary, Mr. Frank Morrison, announced last week at a Congressional hearing that the Federation desired to be heard "in opposition to any measure that carries with it compulsion of any character." A strike would be almost certain to bring such legislation about. The leaders of the men are therefore apparently now readier than they were last fall to enter into negotiations with the railway managers. Having forced the railways into a position of having to accept from Congress an eight-hour law, they are now confronting a position where they may themselves have to accept a law they do not want.

In addition to the question as to the constitutionality of the Adamson Law, grave questions have been raised as to the meaning of the law, and those questions have to be settled also in the courts. If the United States Supreme Court, which has the law now under consideration, finally decides that the law is constitutional and determines its meaning, of course the railways will comply with it; and then there will be an opportunity for the first time afforded to the so-called Eight-Hour Commission established by Congress to study the effects of this law, to find out what increased financial burden it will place upon the railways, and thus get a basis for what the Inter-State Commerce Commission should do to determine whether rates should be advanced in order to meet the increase.

If rates are increased because of the increase in wages, the public will, of course, have to bear the added cost of transportation. Then will arise the question in the public mind whether Congress should not keep down wages in order to keep down rates. The railway employees are thus facing the very same question of regulation which the railway managers have had to face, and have now come cordially, on the whole, to accept. If railway regulation is good for the managers, it will be good also for the men.

CONGRESS

On Tuesday of last week Congress reconvened. It should not have had to reconvene. When one thinks of the programme before it, a two weeks' Christmas recess was an absurdity. On that programme are, first, the appropriation bills, some fifteen in number. In view of the extraordinary riders on some of them, the proper consideration of these supply bills alone would seem to need all of the time at the disposal of Congress before noon of March 4, when it will expire by the limitation of the law. Yet the session of a little less than nine weeks is actually proposed to cover consideration of many other matters—some of them of vital moment.

Second in importance to the passage of the necessary supply bills comes the legislation providing for our National defense—in particular, the proposed repeal or amendment of the legislation for the Federalization of the militia, and a measure providing for universal military training.

There is also the railway legislation, the fulfillment of President Wilson's desires in the settlement of the difficulties evoked by the proposed Nation-wide strike last summer—the enlargement in the size and power of the Inter-State Commerce Commission; the provision enabling the President to take over railway, telegraph, and telephone lines for military purposes; and, above all, the practical repetition in this country of the Canadian Industrial Disputes Investigation Act, prohibiting strikes pending investigation, which in the nine years of its history has settled peacefully one hundred and seventy-one out of one hundred and ninety-one cases of threatened strike.

Besides these measures there are the conservation bills, which have long been awaiting proper consideration—the bills providing for the regulation of water power on navigable streams and on the public domain, and the bill conserving the National oil supply, especially in the interests of its increased use by the navy. To these there may be added another bill which may not seem a measure of conservation at all, but rather the reverse, a bill increasing the amount of water which may be taken from the American Falls at Niagara for power purposes. This bill, however, has been called by some really a conservation bill because it will increase the supply of electric power!

Of great importance also are the bills which have particularly to do with the diversion of large sums of the public money for certain good purposes, among which, however, are others involving unwise and extravagant use of money. We refer to the Public Buildings Bill, the Rivers and Harbors Bill, the Flood Waste Reclamation Bill, and the Federal Employees' Salary Bill.

There is also coming up for immediate consideration the Corrupt Practices Act, limiting campaign contributions and the powers of party committees.

Of greater prominence is the Immigration Bill. It has passed both houses, and conferees have been appointed to consider the amendments adopted by the Senate. The illiteracy provision is still a feature, a provision which properly caused the veto of previous bills by Presidents Cleveland, Taft, and Wilson.

Another bill which has been before one Congress or another ever since 1890 is the Porto Rican Bill, granting citizenship to the Porto Ricans in a body instead of individually by a process analogous to naturalization.

It will thus be seen that any proper attention to be paid to this programme will involve more than nine weeks, and hence the prospect for an extra session ought to be rather bright.

THE POPULAR VOTE FOR PRESIDENT

Even in a close election such as that of last November the decision as between Presidential candidates is known within a few hours after the closing of the polls—and in ordinary elections even before the last polls are closed. The completed returns, however, showing the popular vote for the various candidates, are very slow to come in. These have now been compiled by the Associated Press. They show that in 1916 there were over three and a half million more votes cast last November than were cast four years ago. In 1912 the total vote was 15,045,322; in 1916 it was 18,638,871. This increase is accounted for, it is said, by the increase in population and by the addition of the women's votes in new suffrage States.

President Wilson received the largest number of votes ever given a Presidential candidate—namely, 9,116,296—and had a plurality over Mr. Hughes of nearly 569,000, and over 2,800,000 more votes than he himself received in 1912. It is interesting to note, however, that Mr. Hughes received more than half a million more votes than the combined votes for Mr. Taft and Mr. Roosevelt in 1912. Each candidate, moreover, made a new record for his party. The Wilson vote was two and a half million larger than the Bryan vote in 1896, and the Hughes vote was nearly a million larger than the Roosevelt vote of 1904. The popular plurality for Mr. Wilson is the largest ever received by a Democratic candidate.

It is a plurality, however, not a majority. The combined vote cast for Mr. Wilson's opponents is larger than that cast for Mr. Wilson. The Socialist vote alone of 750,000 (the vote of eight States being estimated) exceeds Mr. Wilson's plurality. The Socialist vote, by the way, is less by 150,000 than it was in 1912. The Prohibition vote of 225,000, on the other hand, is a few thousand larger than the Prohibition vote of four years ago.

The largest State plurality was that of Texas—221,000 for

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Mr. Wilson. The largest Republican plurality was that of Illinois—202,000 for Mr. Hughes.

One result of the election has been to renew doubts as to our Electoral College system. Each State has a certain number of electoral votes. New Hampshire, for instance, has four, and Minnesota twelve. It so happened that the sixteen votes of these two States were determined by 226 individual voters. New Hampshire was carried by Mr. Wilson by 57 votes. A change of 29 votes in that State from Wilson to Hughes would have made New Hampshire Republican. Minnesota was carried by Mr. Hughes by a plurality of 392 votes. A change of 197 votes from Hughes to Wilson would have made Minnesota Democratic. Such facts as these have set Senators and Representatives trying to devise new methods of electing the President. Every scheme that has been offered, however, has its disadvantages; and it is by no means clear that the disadvantages of the new schemes do not outweigh whatever defects there are in the present method.

THE GOVERNORS OF ARIZONA

At the time of the last election it was at first reported that Governor George W. P. Hunt, the Democratic candidate, had been re-elected Governor of Arizona. Later it was reported that his rival, Mr. Thomas E. Campbell, the Republican candidate, had been elected. Governor Hunt, however, still refuses to acknowledge that he has been defeated.

Though the Democratic State Committee has conceded the election of Governor Campbell, Governor Hunt has refused to turn over his office to the man who now appears to be his legally elected successor. When Governor-elect Campbell appeared at the Capitol on January 1, he found the doors of the executive offices locked, and was forced to content himself with making a formal demand for admittance and an informal speech to the great crowd in the Capitol grounds. When the crowd, growing restive, began to talk of forcing their way into the executive office, Governor Campbell wisely and justly pleaded for restraint and for leaving the solution of the political imbroglio to the courts. Such is, of course, the only proper solution to such a disconcerting ending to Arizona's close election. Mandamus proceedings have already been commenced in the Supreme Court to compel Governor Hunt to relinquish his office.

It is reported that there were three reasons why the great crowd assembled in the Capitol grounds failed to break forth in riotous disturbance. One was Governor Campbell's plea, the second was the liberal scattering of armed deputies through the crowd, and the third was the complete absence, under the new Prohibition Law, of any liquor in Phœnix, the capital of Arizona. According to the newspaper despatches, the absence of liquor in the city receives the largest part of the credit for the peaceful solution of Arizona's difficult political problem.

GENERAL GOETHALS ON THE PANAMA CANAL

On the Wednesday before Christmas Major-General G. W. Goethals, who will always be remembered as the man in charge of the construction of the Panama Canal during its later stages, gave to a gathering of members of the Merchants Association of New York some of his views on the Canal. His assurance that there was an end of trouble so far as slides are concerned was greeted with welcoming applause. Since April last, when the Canal was opened, there had been the wettest and rainiest season for years; but, in spite of that fact, which greatly increased the difficulties arising from the sliding of earth into the Canal, the engineering force had been able to keep the Canal open.

With the end of the engineering problem there arises the question as to the policy for the maintenance, operation, and general control of the Canal and Canal Zone. Three years ago last November an interesting paper was presented at Clark University by W. D. Boyce, of Chicago, who suggested that the United States establish at the Zone what might be called a great international department store to which goods might be brought from Europe for distribution in South America. He urged that to this end the Canal Zone be made a free port, like Hongkong, in which goods could be transshipped without payment of duty. He pictured a city extending along the Canal from ocean to ocean. In his speech before the Merchants Association General Goethals reverted to such a plan by advocating the establishment at the Canal Zone of such "warehouses and show-rooms for the manufacturers in the United States, so that we can in that way come in closer touch with Central and South America, and for the easier means of distributing our wares through those countries."

He would limit, therefore, that port to the use of the merchants and manufacturers of the United States, to "the exclusion of the merchants and manufacturers of other countries." He suggested two reasons for thus limiting the use of the Zone as a commercial center. First, to use his words, "the United States has invested its money in that Zone, it belongs to the United States, and the United States ought to have a right to utilize it for whatever purpose it sees fit." That was the first reason, which he gave explicitly. The second he suggested by simply a passing phrase—"because of the strategic value of the Canal to the United States in time of war." Evidently General Goethals believes that the establishment in the Canal Zone of foreign merchants might be a source of military weakness to the United States.

General Goethals's suggestion should be seriously and carefully discussed. That the United States has paid for the Canal is not sufficient reason for keeping the Zone for the exclusive use of American merchants and manufacturers. Though we have built the Panama Canal ourselves, we have not built it simply for ourselves. Whatever will most surely foster world trade through the Canal will most surely benefit the United States as well as the rest of the world. But if the establishment of a free port at the Canal Zone would mean a serious military weakness the United States cannot afford to consider the establishment of such a free port, for the Government of the United States has no right to put into jeopardy the National safety for the sake of even so great a service as a free port might render. Of the two reasons which General Goethals gives for favoring an exclusively American port at the Canal the military reason is the one that is much the more momentous and may well prove decisive.

AN AMERICAN CHAMBER MUSIC COMPOSITION

Chamber music is commonly regarded as austere. This is partly because the most familiar form of chamber music consists of the string trio, quartette, or quintette, with or without the pianoforte, and to many even of the musically inclined the strings alone, and even with the pianoforte, seem to lack color. As a matter of fact, however, chamber music can be as colorful as orchestral music. Wind instruments, such as the horn, oboe, and clarinet, are as much in place in a room as they are in a great auditorium, and are as beautiful played singly as they are when massed with scores of other instruments.

It was to provide a medium for the performance of all kinds of chamber music that there was organized a year ago the New York Chamber Music Society, consisting of the piano, strings, and wind instruments. We commented upon its first concert in our issue of March 22, 1916. This organization, of which Miss Carolyn Beebe is director, has now entered on its second year.

On its programme last week the most interesting number was the Scherzo-Caprice by the American composer Daniel Gregory Mason. Following the placid and melodious Mozart Quintette in A Major for clarinet and strings, and preceding an almost Mozartian Serenade for flute, violins, and viola by the late Max Reger (an early work), this American Scherzo-Caprice, though flanked by two such works, actually seemed big in comparison. And when the last number on the programme, which was a quartette by the gifted French composer Chausson, was ended, there were many in the audience who would have been glad to hear the Mason Scherzo-Caprice again. Why does not some musical director allow his audience to hear a new composition twice in the course of a concert? There are some compositions that cannot stand being heard twice. Those could be sacrificed for the sake of compositions that can stand it.

Mr. Mason's composition, which is numbered Opus 14a, is scored for what might be called a chamber orchestra, consisting

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of piano, flute, oboe, clarinet, French horn, bassoon, and a string quartette. It might be placed in the category half-way between strict chamber music, which emphasizes the individual instruments, and symphonic music, which emphasizes the blending of many instruments into masses of sound. To the musician Mr. Mason's work was interesting because its main theme was built upon a whole-tone scale, and its chord relations were worthy of study. The real musical interest, however, was in its substance. It was not as capricious as its name. Indeed, it had that quality for which there is no suitable term, and which for lack of a better term might be called religious. It is that quality in music that suggests space. You have it only occasionally in Mozart; you have it almost always in Beethoven, practically never in Liszt, not infrequently in Wagner, almost always in Bach and Brahms, not very much in Mendelssohn, and a good deal in Schumann; a quality which usually distinguishes most of the greatest composers from most of the minor ones; but which is lacking in some of the most famous and is occasionally to be found in the obscure.

Daniel Gregory Mason's Scherzo-Caprice, the product of an American of Americans, is much more worth hearing and preserving than many of the much-discussed modern importations from Germany or Austria, and is worthy to be placed alongside the best and soundest of the modern French compositions.

THE OMNISCIENT DRAMATIST

Perhaps no modern dramatist has more of the quality of omniscience than George Bernard Shaw. His "Great Catherine," which was recently produced at the Maxine Elliott Theater in New York after a run of several weeks at the Neighborhood Playhouse—one of the smaller theaters which are part of the recent movement in this country for a more democratic stage—was taken off the boards at the Maxine Elliott Theater after a short run to make way for another play which had been previously scheduled. There is a chance that "Great Catherine" will come back. If so, we heartily recommend it, as well as the two other one-act pieces which were part of the same bill. One of these was a vivid piece of irony by Lord Dunsany, set in the bowels of the earth beneath the River Nile. The other was a satire on Germany and the Kaiser, with the identity of the two thinly hidden as the state of Perusalem and as the Inca thereof.

In "Great Catherine," which is concerned with the adventures of a conventional young English captain at the free-and-easy Court of Russia's famous Queen, Shaw displays his gift for character discernment. The distinctively national traits of English and of Russian character are illuminated by contrast almost as clearly as if the playwright had created all Russians and all Englishmen himself. Yet near the end of the play the Man-Who-Sat-Behind-Us remarked, despairingly, "I wish some one would tell me what this is all about."

Indeed, frequently, at a Shaw play, by no means the least interesting feature is the conversation of the Man-and-His-Wife-Behind-You. At "Getting Married," another Shaw play, now appearing at the Booth Theater in New York, with an excellent cast including William Faversham and Henrietta Crosman, the Man-Behind-Us remarked:

"No action. I'd rather go to the movies. No action at all."

"He's always that way, dear," replied the wife, enduringly; "but I would have spent the money to see it, anyway. I wanted to see the stars."

In "Fanny's First Play" Shaw had so much fun with the critics that it would seem to be worth while for him to write a play about audiences of such people as the Man-and-His-Wife-Behind-Us. This suggestion is free.

In truth, though, Shaw is not for many excellent people. In this class are those who are more interested in the nature of the fate of the protagonists in a play than in the effect of the blows of fate on the character of these protagonists. But to get back to "Getting Married." Here, with entire unity of time and place, in describing the eleventh-hour hesitancy of an affianced couple at plunging into marriage in the clumsy form which that institution takes under English law, Shaw says about all that there is to say on a subject of never-ending interest to married men, married women, bachelors, bachelor maids, and celibates.

Perhaps in no other play is Shaw so nearly omniscient as here. His understanding of the point of view of each of his widely different characters is almost preternatural. And after each puppet has had his suggestion at reforming marriage, the suggestions including marriage for a term of years on a lawyer's contract, separate houses for man and wife, polyandry, and universal celibacy, the dramatist reveals the flaw in each reform, and ends by marrying this youth and maid under the existing law, with the strong intimation left with the audience, however, that marriage must be intelligently reformed if it is not to be unintelligently reformed in accordance with some of the suggestions which he has just put in the mouths of his *dramatis personæ*.

Shaw's faculty, often whimsically exercised, for taking many points of view spoils him for some people. It was this quality which made the Man-Behind-Us say, "It's all confusing." The sight of many people, who are just as good as any one else, is not focused to a wide vision. They do not want to see more than they can get through a peep-hole. Unconsciously they like blinders. Shaw shows them everything and leaves them to draw their own conclusions. But he is confusing only in that the universality of life is confusing, only in that the view of a city from a tower is more confusing than the view of it from the end of a blind alley.

FOOTBALL—AND ROSES

We officially buried the football season on Thanksgiving Day, but apparently the season was not so dead as it then seemed.

On January 1, a time when the records of all good Eastern and Middle Western teams have become a part of history, and when even Southern teams have abandoned the game for the year, the University of Pennsylvania played the University of Oregon at Pasadena, California, The Western university won by a score of 14 to 0, but the game was closer than the score indicates.

During the first half the Pennsylvania eleven came within striking distance of its rival's goal line on four different occasions. All the scoring was done in the last two periods. The Pennsylvania coach says of the Oregon team that he has "seldom seen men who played with such fierceness, determination, and enthusiasm." The game was in no sense a championship affair between the East and the West, despite the splendid record which the University of Oregon made in its regular season and the fact that Pennsylvania in the East won its traditional "big game" with Cornell.

To Easterners perhaps the most interesting incident of the game was the fact that it was played under the auspices of Pasadena's Annual Tournament of Roses, a fête in which more than a million flowers and perhaps a hundred thousand yards of smilax were used for decoration. Football and roses sound strange in combination!

THE SCIENTIFIC LIFE

Everything from eugenics to daylight saving was discussed at the recent meeting of the American Association for the Advancement of Science, held in New York City from December 26 to 30. At present the society has eleven thousand members, and the representatives of more than fifty separate scientific societies came together at this, the sixty-ninth, meeting of the Association.

From the point of view of the layman, as we have just hinted, the most remarkable feature of the meeting was its wide scope.

Naturally the war, which has thrown its shadow over the scientific as well as over the lay world, could not be kept out of the conference. One of the most interesting speakers was Professor Jacques Loeb, head of the Department of Experimental Biology in the Rockefeller Institute. Professor Loeb attacked the theory that nations cannot remain virile without war. "The statement that a nation by not going to war will lose its inherited virile virtues," said Professor Loeb, "is not supported by our present biological knowledge."

Another biologist, Professor Edwin G. Conklin, of Princeton University, said that the war has given society an impetus towards Socialism and away from individualism, and added that

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man is approaching the biological ideal, which is co-operation without compulsion.

What is commonly called preparedness came in for a good deal of discussion by the scientists.

John A. Stewart pointed out the importance of agricultural development to preparedness, saying, "There has got to be agricultural preparedness if Americans are to fight on full stomachs. Based on French or German preparedness, it would take America thirty years to put itself into a proper state of preparedness."

Speaking on this general subject, Dr. Frederick Kunz, retiring Vice-President of the American Association for the Advancement of Science, advocated classifying the entire male population of the United States according to their fitness for the strain of war. Dr. Kunz also presented two interesting papers on the subject of daylight saving and on the subject of the introduction of the metric system into the United States, respectively. By daylight saving is meant the legalized setting back of the hands of the clock in summer in order to get more of the world's work accomplished by daylight. Since the beginning of this war Germany, Austria, England, France, Italy, Holland, and the Scandinavian countries have all taken steps to make greater use of their sunlight. The result has been a great saving. For instance, during the five months of the *Sommerzeit*, from April 30 to September 30, 1916, the city of Vienna is said to have saved more than 158,000,000 cubic feet of gas.

PROFIT-SHARING

Kingsley and Maurice, the English social reformers of the middle of the nineteenth century, are being vindicated. Many years ago they proposed a scheme of co-operative industry, but their efforts did not meet with much success. Their movement did not die, however. It was taken up by workingmen's clubs, and especially by such employers of labor as Sir George Livesey, head of the South Metropolitan Gas Company, and Sir Christopher Furness, the great shipbuilder on the English northeast coast. These men distributed bonuses in a way to make their workers shareholders in the profits of the business.

In this country we have had one example of a profit-sharing plan carried out by the Ford Motor Company at Detroit in distributing an enormous sum to wage-earners through the regular pay envelopes.

During the past year the country's prosperity has risen not far behind the rise in the cost of living, hence corporations and firms, through their larger profits, could begin 1917 by substantially aiding their workingmen to solve the question of high prices. The first day of the present year, therefore, marked an unprecedented general distribution among wage-earners, whether in the form of wage dividends, salary increases, bonuses, insurance policies, or holiday gifts. In these ways, on that day and also recently in 1916, hundreds of millions of dollars were given out by an incredible number of corporations and firms. According to figures which we take from the New York "Times," the straight salary increases average about ten per cent, the bonuses from five to fifty per cent. The bonus seems to have been the favorite method, both because it is more elastic than the wage advance and because it carries no promise for the future.

The record for wage increases doubtless goes to the United States Steel Corporation, whose 250,000 employees have shared in three salary increases, aggregating about $33,000,000, during the year; in addition, the corporation gives the employees the right to subscribe for some 35,000 shares of stock below the market price. The second place is probably taken by the American Telephone and Telegraph Company, with its distribution of $6,000,000 on a graduated basis, according to length of service. Then come the General Electric Company, with its ten per cent bonus to its 50,000 employees, and the Bethlehem Steel Company, with ten per cent wage increase to its 40,000 workers; while there are similar increases by the Standard Oil Company and the Calumet and Hecla Mining Company.

Thus, as never before, is emphasis put upon co-operative industry—the reform decided on by Kingsley and Maurice as the best economic sign of their idea of brotherhood.

THE PROBLEMS OF EUROPEAN PEACE

THE world war ought to be followed by a world peace. The war has affected all the neutral Powers, and the neutral Powers are interested in securing a peace so just that it will prevent the recurrence of a world war. America may not now be able to exert any influence on conditions of peace. But Americans ought now to be forming their opinion on the question upon what terms peace must be made if it is to be a world peace.

The irreducible minimum upon which the Allies will consent to enter into peace negotiations as stated by Lloyd George is reaffirmed by the Allies in their official note: restitution, reparation, effectual guarantees. A restitution which recognizes the existence of small states, a reparation for violated rights and liberties, and an end once for all to the forces which have constituted a perpetual menace to the world, and thus an effective guarantee for its future security.

But if Germany grants all these conditions, if she evacuates France, Belgium, Poland, the Balkans, if she recognizes the right of small nations to exist, if she agrees to make reparation to Belgium, Serbia, and Poland, if she consents to such changes in her government or her armaments as shall effectually relieve Europe from the burden of militarism and guarantee it from a future war of attempted conquest—and we do not think this consent is impossible—there will still remain difficult problems to be settled by a council of the nations.

What should be the destiny of Alsace-Lorraine, of Schleswig-Holstein, of Italian Austria, of Poland, of the Balkan States? The American instinct says, Let the inhabitants of those states decide their destiny by a popular vote. But is that instinct wholly right? The inhabitants ought to be consulted. But ought their decision to be final? It is said that a majority of the people of Alsace are French sympathizers, of Lorraine German sympathizers. Is the territory, then, to be divided between the two? Have their neighbors no interests to be considered, no rights to be protected? This Nation refused in 1861 to allow the Southern States to withdraw from the Union. May not France refuse to allow Lorraine, conquered by Germany in 1871, to withdraw from France? If Germany should carry on her deportation of Belgian citizens and replace them by German emigrants, would she then have a right to annex Belgium by securing the approval of the imported inhabitants? We protested in 1866 against the establishment of a French imperialism in Mexico. May not France object to the establishment of German imperialism in one-half of what half a century ago was a part of French territory?

The same questions may arise in the case of Schleswig-Holstein and of the border between Austria and Italy.

And Poland. There is now a Russian Poland, an Austrian Poland, and a German Poland. Shall they be united and made an independent kingdom? Perhaps. And yet it is certain that they are not strong enough to defend themselves against their powerful neighbors. It is by no means certain that they are competent for self-government. Their history does not indicate that they are. Shall they be given a measure of self-government and placed under the guardianship of Russia with constitutional guarantees? The history of Finland does not indicate that constitutional guarantees are any protection against Russian imperialism.

The Balkan States. It is easy to state the American ideal for them—federation. But is federation possible? After the events of the past few years, is there any well-grounded hope that Rumania and Bulgaria, Greece and Serbia, will unite to form a more powerful union, provide for the common defense, and secure the blessings of liberty for themselves and their posterity? Can they protect themselves from the intrigues of Russia and Austria—intrigues which in the past have set them by the ears? Can they be counted on to abstain from the intrigues which have incited to disturbance, and at least in one case to assassination, in the territories of their more powerful neighbors?

The German colonies. Shall they be restored to Germany? The attempt to restore Kiaochau to Germany would involve another war. Neither China nor Japan, nor probably Russia, would consent. It would also involve the co-operation of the Allies in imposing upon an Eastern people that German impe-

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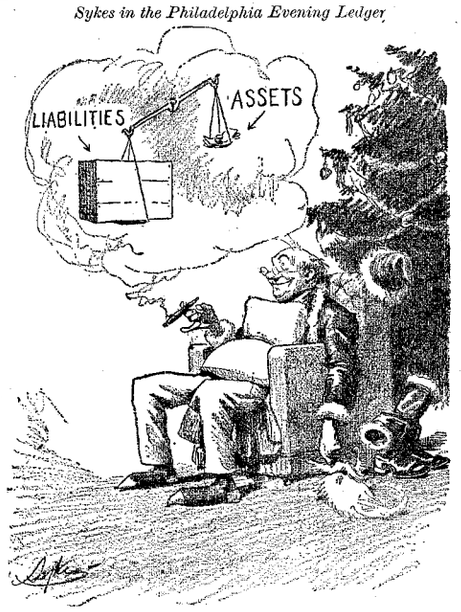
CARTOONS OF THE WEEK

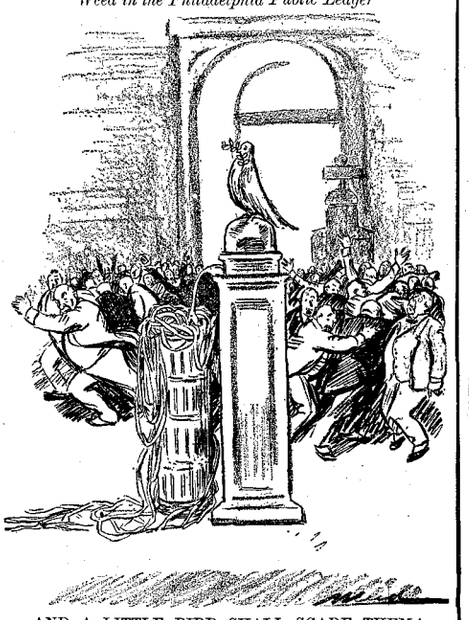
Sykes in the Philadelphia Evening Ledger



"BUT IT WAS WORTH IT!"

THE AFTERMATH OF CHRISTMAS

Weed in the Philadelphia Public Ledger



AND A LITTLE BIRD SHALL SCARE THEM!

Pease in the Newark Evening News

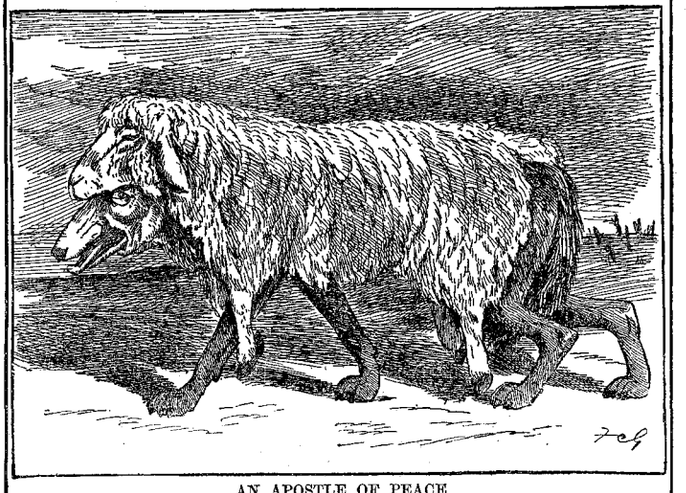
FLUNKING HIM

From the Novy Satirikon (Petrograd)

GERMANY AND PEACE

Kaiser: "I don't know why they talk about the ferocity of my soldiers. No one desires peace more than they do."

From the Westminster Gazette (London)



AN APOSTLE OF PEACE

The German Wolf: "I have an honest love of peace. You might even put me at the head of an International Peace Tribunal!"

["We desire to stand at the head of the International League, to punish the breaker of the peace; we wish to co-operate honorably in the establishment of peace guarantees."—HERMANN VON RATH in the "Tag."]

From Le Pêle-Mêle (Paris)

The Bureaucrat in War: "What the dickens have I done with my bayonet!"

Davey in London Opinion

"Yus, mate, I told the guv'nor straight; no soldierin' for me, I sez—*too blinkin' dangerous*!"

LITTLE HUMORS OF THE WAR, AS SEEN ON BOTH SIDES OF THE CHANNEL

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rialism which they have fought so bitterly and so successfully in the west. How about the German colonies in Africa? Treitschke in his "Politics" complains that Germany has not had her share of the "spoils" gathered by civilized nations in their work of colonization. England and France have promoted civilization, justice, education, in their colonies. What guarantee have the Allies that Germany will pursue the same policy? Has she done so in the past? Or does Treitschke truly interpret the German sentiment? Are German colonies "spoils" in the German estimation? And what will the neighboring peoples say? Will those who have expelled the German power from South Africa be ready to welcome its return?

To these questions we can give no direct and definite answer. We can only say that all just government is government for the benefit of the governed, and that therefore, in determining the future status of Alsace and Lorraine, of Schleswig-Holstein, of Italian Austria, of Poland, of the Balkan States, and of the German colonies, the fundamental question which the Powers ought to ask, the fundamental question which America ought to ask, is, What adjustment will best secure the inalienable rights of the people of these lands to life, liberty, and the pursuit of happiness? The interests of the Allies ought to be considered. But the rights of the people of the several states ought to be decisive. To sow the seeds of injustice now would be to insure a crop of wars hereafter.

The Eastern question, the perpetual plague of European politics, presents problems even more difficult. One thing to us is clear: Turkey must be expelled from Europe. She has never been a European state. She came as a conqueror, as a conqueror she has remained. She has never assimilated, never attempted to assimilate, her subject peoples. She threw down the gauntlet of defiance to Europe when she joined Germany in her attack on the liberty of European nations. She has repeated that defiance in her proclamation of January first, that she regards the Treaties of Paris of 1856 and of Berlin of 1878 as no longer binding upon her. She was driven to a narrow strip of territory bordering the Bosphorus by the first Balkan War. The work of that war must be completed, and she must be compelled to retire to Asia, whence she comes. The religious and civil rights of the Turks in Europe must be protected; but their authority to govern in Europe must be forever destroyed. The Dardanelles must be made as free a waterway as the English Channel; Russia must be given a free exit to the Mediterranean Sea. An opportunity for freedom of commerce is the right of the Russian people; to secure it to them is for the world's interest.

The Russian Slavs are a great people. Shut out from the rest of the world, with no free port, their natural development repressed by an autocratic government which denies freedom of speech, of press, of assemblage, they have yet developed a national music, a national literature, a national art, national universities. They have no extensive, free public school system, but their communal village life has trained their common people in the primary arts of self-government and team work. This war has given to their democratic ambitions a great stimulus, and to their common people some glimpse of democratic ideals. Politically Russia is more absolutely autocratic than Germany; socially it is far more democratic. Virtually all intellectuals of Germany are enlisted for imperialism. The intellectuals of Russia are largely enlisted for democracy. Her people only need freedom to become a great people.

And the first step toward freedom is free commerce. Idealists condemn this age as a commercial age. But commerce is a great promoter of human brotherhood. It breaks down the barriers which an exclusive nationalism creates. It brings men together on the basis of a common interest. They cannot trade together without beginning to understand each other. They learn that different languages express the same essential ideas and ideals. The hour that makes Russia a commercial nation will be for her the dawning of a new day. It will be the beginning of her understanding of other peoples and the understanding of her by other peoples.

So much of the Eastern question is clear to us: the expulsion of Turkish power from Europe; the opening of a free exit and entrance to Russian commerce through the Mediterranean Sea.

But two grave questions remain.

What shall be done to protect the lives and liberties of the Armenians in Asiatic Turkey? The Council of Europe has proved powerless for their protection. No distant Power can act as their protector. In some way a responsible guardian must be secured for them. Russia is not an ideal guardian. But Russian protection would be better than none.

When the Turks leave Europe, what will become of Constantinople? Shall it become a Greek city? Recent history gives little encouragement for those who have hoped for this result. A Balkan city? A Balkan federation would have to precede that solution, and a Balkan federation competent to assume that responsibility seems as yet distant. A Russian city? But Constantinople is three hundred miles in an air line from the mouth of the Danube, the southernmost boundary of Russia. Could we maintain the protection of and a government over New Orleans if the rest of Louisiana were French territory? A free city under the protection of the Council of Europe? Past history gives little ground for hope in the efficiency of the Council of Europe until the dream of the twentieth century is realized in a federation of European states, compact like that of the United States or loose and flexible like that which gives coherence to the British Empire.

The war cannot end, and ought not to end, until Germany agrees to evacuate all the European territory which is now occupied by her armies, to make reparation at least to Belgium and to Serbia for the unprovoked attacks made upon them, to give adequate guarantees for the emancipation of European peoples from the burden of militarism and for their security from future wars of conquest, and a further pledge to leave the other problems raised by the war to a council of the Great Powers. In that council we hope the great neutral Powers, including the United States, will be consultants. In this article we have simply attempted to indicate the complexity of the problems with which such a council would have to deal. They will be more difficult than the military problems of the war. And they will require for their wise consideration and their just determination the best, most broad-minded and generous statesmanship which the enlightenment of the twentieth century can furnish to the world.

UNIVERSAL MILITARY TRAINING

The Constitution of the United States in its preamble declares that one of the objects of forming the Union was to provide for the National defense, and the Constitution in express terms makes it the duty of the Federal Government to protect the States both from domestic insurrection and from invasion, and prohibits the States from engaging in war even in their own defense unless the exigency is so immediate and pressing that the State which is threatened has no time to call on the Federal Government.

Under these circumstances, that the Nation should depend upon the State militia for its defense is an extraordinary anomaly. The Government, which is required to equip itself for the defense of the Nation, is left without equipment. The States, which are forbidden to engage in war even in self-defense, are equipped with an army, or, to speak more accurately, with forty-eight armies.

If universal military training would interfere with the pacific pursuits of the American people, that objection might conceivably justify our resorting to the militia of the States, which is organized for a totally different purpose. But in fact universal military training properly organized would promote the pacific pursuits of the American people.

It would develop a habit of prompt obedience to law.

It would develop the team spirit, the habit of co-operation for a common purpose.

It would break down class barriers and put employer and employed, rich and poor, on the same level, engaged in the same undertaking, and thus greatly promote the democratic spirit.

It would promote a spirit of real patriotism—a patriotism which recognizes the truth that the people owe something to the Government as well as the Government something to the people, a patriotism which would express itself, not in hearing orations, waving flags, and firing firecrackers, but in real, practical, self-denying service.

And the experience of Switzerland and Australia has proved

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that universal training is possible without the interference with productive industry which has resulted from the kind of military training required in Germany.

In a free republic the people govern themselves and educate themselves. They ought also to be prepared to defend themselves.

"WHY I WISH MY SON TO BE A MINISTER"

The Outlook in its issue of November 15 published, with editorial comment, an article on "Why I Do Not Want My Boy to be a Minister." Here is a record of the life of a minister who has suffered many hardships but who disagrees (as did The Outlook) with our contributor who saw in the work of a minister small opportunity for free thought and unhampered service.—THE EDITORS.

LOGICALLY, this would be the wrong title for this article if my own experience were to determine my wish for my boy.

My experience has been this. After graduating from a prominent non-denominational seminary, I became pastor of a church, and a "council" was called to examine me preliminary to possible ordination. The stage was set for my downfall; for had I not studied at this particular seminary, and had I not cast reflections upon the ministers of the examining association by inviting three friends to share in the ordination programme if it should be decided to have the ordination? Suffice it to say that only the presence of two of the three friends prevented my ministerial decapitation.

Defeated in this plan, the ministers bided their time until I desired a change of pastorate. In the meantime all of them had gone to other fields. From church after church came the reply to myself, as well as to those who tried to gain a "hearing" for me, that these ministers had kept track of me and were poisoning the minds of the people. Therefore "hearings" were denied me in some churches and action favorable to calling me to the pastorate in two churches was defeated by these men. Their activity ceased temporarily when the word reached them that a repetition of their work would be visited with evidence of "righteous indignation." And I became pastor of a church that could not have been scared by their kind. But this form of persecution and the attempt to trammel freedom of thought and of its expression continues. A successor to one of the men, judging me only by hearsay, has introduced me three times to others recently with the postscript, "Watch out for him; he is a graduate of —— Seminary."

Financially, my experience has been unencouraging. In my first pastorate my salary was in three figures and a house was provided. But the stubs in my receipt-books for that period reveal dribble payments and salary overdue most of the time. This compelled incurring debts.

But with a change of pastorate and an increase in salary—just over the three-figure mark—conditions have not bettered. A small debt due to the first pastorate, the cost of "running" a too-splendid manse, and the higher cost of simpler living have helped to complicate conditions.

Nevertheless, I wish my boy to become a minister. He will be old enough—some day.

And I hope that he will enter the ministry because the "millennium" will not have dawned by the time of his manhood. Men will still be needed in pulpits to bring men to God-consciousness, to interpret the Interpreter of God to men, to interpret life to men. Men will be needed to influence men to become reconciled to the spiritual laws of life, even as they are reconciled to the laws of nature, to be reconciled to God's way of doing things, and to God's worthy plan for individuals and for humanity as revealed in and through the Master.

Moreover, by the time of his manhood there will be greater liberty of expression theologically. The quest of truth in this realm and the attempt to express it will be in as good standing as in other regions. More ministers—the pew is already outstripping the pulpit—will admit the possibility (!) of the truth of our Lord's statement that the Holy Spirit shall guide into all the truth. By that time truth will not inspire fear, for it will be recognized that "all truths *blend*." As a corollary to this, it will be possible for a man to graduate from a non-denominational seminary and be received with approval into a denomination of his own choosing.

By that time the laborer will be thought worthy of his hire—any increase in the cost of living will be reflected in an increase in his salary—and the financial experiences of the past will not be repeated. It was with a mingled feeling of wonder, amusement, and admiration that a while ago the writer had a minister friend tell him he had just been looking up in Dun and Bradstreet the financial standing of the men of a certain church of which he had been invited to become pastor. Sensible man! And if ministers would always investigate in any community the financial habits and standing of a church, the churches would soon be known for their businesslike methods, and the pastors would not have their own financial reputation endangered except through their own lack of care.

Then, as now and as heretofore, the "workman that needeth not to be ashamed" will be respected and beloved in most communities. But he will have to have superior mentality along scholastic and theological lines and be a leader or up with the leaders among the people.

If my boy cannot be such a man, it will be unwise for him to enter the ministry. If he "has the making" of such a man, I wish for him the greatest opportunity of life—that of Christian ambassadorship. And I wish him to use the pulpit rather than any other way as the channel for fulfilling that ambassadorship. My own experience has not "soured" me in regard to the work of the ministry, even if I must shortly take up other work to "make both ends meet."

WHERE THE UNITED STATES HAS FALLEN SHORT

ITS RECORD IN BELGIUM

WE Americans have been priding ourselves on what we have done to furnish the starving and suffering Belgians with supplies of food and clothing. There are two phases of this work. Americans may be justly proud of one of these phases; of the other there is some ground for being ashamed.

The foregoing observations are the result of some facts which have just been given to The Outlook by William L. Honnold, Director in America of the Commission for Relief in Belgium. Mr. Honnold, a distinguished American mining engineer, was for many years manager of a group of the largest of the gold mines in South Africa. He gave up this important work to go into the organization of Belgian relief with Mr. Herbert Hoover. Having been for some time engaged in the administrative work of the Commission in London, Mr. Honnold has now come home to take general charge of the work in the United States.

The thing to be proud of is the efficiency and success with which the Commission for Relief in Belgium has done its work. All the belligerents have trusted the Relief Commission because it is an American organization. A member of the British Cabinet has described it as "a miracle of scientific organization."

When the invasion of Belgium resulted in the cessation of railway transportation, the disappearance of currency, the clos-

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ing of the banks, the withdrawal of credit, and the consequent dislocation of the complicated mechanisms of government and society, a group of citizens endeavored to provide for the famine which the country was facing. The German authorities agreed to allow food to be imported and distributed, provided it should be done under neutral control. The American Government gave its moral support to this proposal. Ambassador Page nominated Mr. Herbert Hoover, an American mining engineer residing in London, as the head of the relief organization. For the last two years the Commission for Relief in Belgium, with Mr. Hoover as its chief executive, has been carrying on its work of salvation. Its agents and workers in Belgium are American citizens. The chief administrative office is in London, but the New York office is the main purchasing and shipping center.

During the last two years the Commission has collected and expended over $200,000,000 in food and clothing for Belgium and northern France. Of this amount over $125,000,000 has been spent in the United States. Over 1,500,000 tons of cargo have been despatched from the United States, of which over 1,200,000 tons, or nearly 50,000,000 bushels, were wheat. The Commission for Relief in Belgium is thus providing every day food for over 9,000,000 persons, 5,000,000 of whom are practically destitute. These figures will give some idea of the gigantic nature of the business of the Commission for Relief in Belgium. It is carried on just as a great business corporation would be carried on, and yet the total overhead expense of handling this vast business over two years has averaged only five-eighths of one per cent. "Such figures," says Mr. Honnold, "of course could not be realized but for the magnitude of the business and the valuable voluntary services rendered by the members of the Commission and their supporters. The executive work has been carried on by volunteers with wide business experience, whose work has been invaluable. Most of the departmental heads and many assistants are wholly or partly volunteers, fully paid men being employed only in specialized branches for which no experienced volunteer service is available. . . . More than one hundred and twenty-five men, mostly young, with their life-work still to be accomplished, have unselfishly gone into Belgium and heartily contribute in various capacities to the success of the Commission's work."

That this wonderful organization is wholly American in spirit and almost wholly American in personnel is the great contribution of this country to Belgian relief, and is something of which every American citizen may be proud.

Mr. Honnold, however, gives us some additional facts which present a less pleasing picture to the American eye. The total contributions of food, clothing, and money so far collected in the United States are a little less than $9,000,000. In the aggregate this is a large sum, but reduced to a per capita basis it makes a somewhat poor showing, especially in view of the fact that the Commission has spent over $125,000,000 in this country, or more than fourteen times the amount of the American contributions. The United States has contributed 8 cents per capita to Belgian relief, Great Britain 18 cents, Canada 18 cents, Australia $1.23, New Zealand $1.98, and Tasmania $6.53 per capita. The Government of Great Britain, in addition to bearing the terrific expense of the war, and feeding its own poor and destitute, is now giving through the Belgian Government $5,000,000 per month to Belgian relief. The French are giving to the destitute Belgians through the Commission over $2,000,000 per month, and in addition are giving approximately $6,500,000 per month to the destitute in French territory occupied by the Germans in northern France. These are Government contributions. Private contributions from the British Empire have amounted to $13,000,000, while private contributions from the United States have amounted to under $9,000,000. On a per capita basis, each British subject has given over twice as much as each American, and has also been carrying on an inexpressibly expensive war undertaken largely for the defense of Belgium.

The Commission to-day is $3,000,000 per month short of the amount required to provide Belgium with what is regarded as a minimum living ration. Says Mr. Honnold:

> Just what this means may perhaps be best shown by stating that, even if this extra $3,000,000 were forthcoming, the ration available for the destitute would still be more than twenty per cent inferior to that given by the Germans to their war prisoners; more than twenty-five per cent inferior to that given by England to her war prisoners; and about one-third less than commonly provided in England for the inmates of workhouses.
>
> It is partly to meet this deficiency that the Commission has asked the American people to give $1,000,000 per month—say one-tenth of the total requirements—to cover the cost of a much-needed supplementary meal for the school-children; this seeming to be the most effective means of safeguarding the coming generation against the ravages of tuberculosis and other diseases now increasing at an alarming rate in consequence of the inadequate food supply. In the face of such a situation, is it too much to ask of America that she support the Commission to the extent asked for?

The United States, at a conservative estimate, has made a cash profit of $15,000,000 on the purchases of supplies in this country by the Commission. It has contributed to the cause less than $9,000,000. There is a disagreeable discrepancy in these figures. We Americans have made more money out of Belgian suffering than we have given to relieve that suffering. Can any one doubt that as soon as the people of this country realize these figures they will change them?

A sense of pride that Americans have created and are administering this wonderful organization, combined with a sense of chagrin that rich America has contributed proportionately so little to the material relief of the suffering Belgians, will, we hope, stimulate contributions in the United States to the Commission for Relief in Belgium, 120 Broadway, New York, so that it can obtain from this country the $1,000,000 per month which it so sorely needs for its work, especially among the children.

THE REPLY OF THE ALLIES TO GERMANY

A POLL OF THE GERMAN PRESS

ON December 12, 1916, Chancellor Bethmann Hollweg made overtures for peace. On December 31 the Allies' reply became known. Its reception in Germany, as shown by the press, according to despatches in English, would apparently mean (1) the abandonment of any immediate hope of peace, and (2) a determination to fight to a finish.

This, of course, was to be expected from such a journal as the "Preussische Kreuzzeitung," the organ of the Junkers and militarists. It says: "The form of the Entente's rejection makes it an insult. Our reply can only be given with the sword."

It was also to be expected from the Berlin "Lokal Anzeiger," a great commercial newspaper that undertakes to represent Government views. It remarks:

> None ought to be surprised at the action of the Entente nations in rejecting peace proposals, but it is surprising that ten men should sign such a document without any foundation—a frivolous, lying document, constituting the last kernel of untruth.
>
> It may be the people of Germany will read hope of peace between the lines. However, we consider it the sharpest refusal. . . . We now can see that the world is full of devils. Let every one in Germany do his utmost so that they will not succeed.

Even the often more liberal Berlin "Vossische Zeitung" declared: "After this insulting refusal there is only one answer—energetic fighting until our cold steel forces the enemies' feverish temperature down to normal."

"The peace dream is over for the present," adds the Berlin "Tägliche Rundschau," a liberal paper that has become very aggressive during the war. "Whoever abandoned himself thereto will be sobered by the Entente reply and will adapt himself to the hard reality." The paper proceeds:

> If the German offer is to-day rejected, the thought of peace is not by this refusal suffocated. The British, French, and Russian people have been deluded into the belief that our offer of peace was a confession of our weakness and an attempt to save

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ourselves before the collapse. When the coming months of the war show that this lie, too, is shivered on the German arms, revulsion must come, and then woe to those rulers who will have to answer for the useless bloodshed.

Finally, come the much more liberal "Berliner Tageblatt" and "Vorwärts," the Socialist organ. The "Tageblatt," which is supposed to be specially close to the Chancellor, says:

> We would gladly have written "Peace be unto thee" over the gate of the new year, but it would be childish to seek in the Entente's reply any expressions but those of an absolute "No." Who in the world can now doubt that the Entente plans, which aim at the dismemberment of Germany, Austria-Hungary, and Turkey, will be resolutely repelled by the German people?

The "Vorwärts," which has more than once been suppressed for its frank adverse criticisms of the Imperial Government, concludes:

> Since our enemies desire to continue the war, no choice remains to the German people. There will be no illusion that behind the refusal lies the hope of finally being able to lay Germany prostrate. It is to the interest of the whole German people to frustrate this design.

Turning away from the capital, we note the widely differing comment of two well-known papers of the Rhine region. The organ of industry in the iron region of Westphalia, famous for the Krupps, the "Rhenische Westphälische Zeitung," says:

> The German people to one man will now gather around von Hindenburg. The last plea for indulgence falls to the ground. All our sharp weapons must come into use on the land and sea and in the air. We know the points where Great Britain is vulnerable.

The "Kölnische Zeitung" is the Government organ for the west in Germany. Hence its opinion has special significance. It says: "It is not yet decided what the Government will do, but it is not improbable that Germany will again precisely define the German view direct to the neutrals."

NO FALSE PEACE

A WARNING BY AMERICAN RELIGIOUS LEADERS

The following declaration, signed by American religious leaders, was issued last week. It is one of the notable documents of the World War. There is not space here to print the names of all the signers. We have selected from the list certain representative names. The names not given are likewise distinguished and representative of the widespread support this document has received.—THE EDITORS.

WHEN war drenches Europe in blood, it is natural that we Americans should shudder at the sight. To call upon the combatants to stop the carnage is an impulse so strong that it even tends to displace judgment and distort values. We are apt to forget, at any rate for the time being, that there are conditions under which the mere stopping of warfare may bring a curse instead of a blessing. We need to be reminded that peace is the triumph of righteousness and not the mere sheathing of the sword. To clamor for an ending of the present war without insuring the vindication of truth, justice, and honor is not to seek peace but to sow disaster.

Because it is so easy to lose sight of these essential principles, we, the undersigned, view with some concern the organized and deliberate effort now being made so to stampede Christian sentiment as to create a public opinion blindly favorable to stopping hostilities without adequate consideration of the issues which the war involves.

We are Christians, and, as such, deem that truth and righteousness are to be maintained inviolate, even at the sacrifice of physical life. We are citizens of the United States, and, as such, are conscious of the solemn responsibilities of our Christian citizenship. We accordingly venture to direct the attention of our fellow-Christians to a few of the vital issues which are making their mute appeal for final decision.

The ravage of Belgium and the enslavement of her people: was it right or wrong?

The massacre of a million Armenians: was it a permissible precaution or an unpardonable crime?

The desolation of Servia and Poland: was this a regrettable necessity or a frightful injustice?

The destruction of life through the sinking of the Lusitania and of other merchant ships: was this an ordinary incident of warfare or was it deliberate and premeditated murder?

The starvation of Jews and Syrians in the Holy Land: is this an accident of economics or a violation of the laws of God and man?

The attempt to array Moslems against Christians in a "Holy War:" was it a laudable act of imperial statesmanship or was it the treachery of a Christian monarch?

The intimidation of small nations and the violation of international agreements: are these things excusable under provocation or damnable under all circumstances?

In the presence of these pending and as yet unsettled issues we feel impelled to warn our brethren against those who cry "Peace, peace," when there is no peace. The just God, who withheld not his own Son from the cross, would not look with favor upon a people who put their fear of pain and death, their dread of suffering and loss, their concern for comfort and ease, above the holy claims of righteousness and justice and freedom and mercy and truth. Much as we mourn the blood shed in Europe, we lament even more that supineness of spirit, that indifference to spiritual values, which would let mere physical safety take precedence of loyalty to truth and duty. The memory of all the saints and martyrs cries out against such backsliding of mankind. Sad is our lot if we have forgotten how to die for a holy cause.

We solemnly declare to you our conviction that the question of all questions for our immediate consideration is this: *Shall the ancient Christian inheritance of loyalty to great and divine ideals be replaced by considerations of mere expediency?*

(Rev.) JOSEPH F. BERRY, Bishop Methodist Episcopal Church, Philadelphia.
(Rev.) NEWELL DWIGHT HILLIS, Pastor Plymouth (Congregational) Church, Brooklyn.
(Rev.) WILLIAM C. BITTING, Pastor Second Baptist Church, St. Louis.
(Rev.) GEORGE A. GORDON, Pastor Old South (Congregational) Church, Boston.
(Rev.) ALBERT E. DUNNING, Former Editor of the "Congregationalist," Boston.
(Rev.) CORNELIUS H. PATTON, Corresponding Secretary American Board of Commissioners for Foreign Missions.
(Rev.) NEWMAN SMYTH, Congregationalist, New Haven, Conn.
(Rev.) LYMAN ABBOTT, Editor-in-Chief of The Outlook.
GEORGE WHARTON PEPPER, Lawyer, Protestant Episcopalian, Philadelphia.
(Rev.) JOHN GRIER HIBBEN, President of Princeton University.
CHARLES J. BONAPARTE, ex-Attorney-General, Roman Catholic, Baltimore.
WINSTON CHURCHILL, author, Cornish, N. H.
(Rev.) HENRY C. KING, President of Oberlin College.
GIFFORD PINCHOT, Forester, Author, Protestant Episcopalian, Milford, Pa.
(Rt. Rev.) WILLIAM LAWRENCE, Protestant Episcopal Bishop of Massachusetts.
(Rev.) WILLIAM A. SUNDAY, Evangelist.
(Rev.) HARRY E. FOSDICK, Union Theological Seminary.
(Rev.) CHARLES R. BROWN, Dean of Yale School of Religion.
WILLIAM R. MOODY, Head of Northfield Schools, Editor of "Record of Christian Work."
(Rev.) WALTER LAIDLAW, Secretary of Federation of Churches, New York.
(Rev.) HENRY STIMSON, President Congregational Board of Ministerial Relief.
(Rt. Rev.) CHARLES H. BRENT, Protestant Episcopal Bishop of the Philippine Islands.
(Rev.) ROBERT F. COYLE, formerly Moderator Presbyterian General Assembly.

AND SOME FORTY OTHERS

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TEN MILLIONS FOR SCHOOLS

BY HERBERT A. L. FISHER

MINISTER OF EDUCATION IN THE NEW BRITISH CABINET

This is the second of three articles by Dr. Fisher. The first appeared last week under the title "What England Has Learned from War." The third will be published next week.—THE EDITORS.

THERE could be no disaster to intellectual progress so great as the spread of a general belief among educated people that proficiency in war is the end-all and be-all of national organization and effort. War is an art and a complicated art. But it is the lowest of the arts, lower than painting, music, sculpture, literature, and utterly intolerable to nine-tenths of the people who are condemned to practice it. To organize a society for war is to organize it for barbarism, since, however greatly we may exalt the splendid qualities of heroism and devotion which are brought out by war, the truth remains that war is necessarily savage and that all the polite conventions and oratorical phrases do not disguise the fact that its business is to produce death and mutilation and to augment the sorrows and sufferings of the world.

For this reason there is all the greater anxiety to extract some permanent advantage out of so patent a calamity. People go about saying: "We are spending five millions a day upon killing and wounding Turks and Germans. Why should we not hereafter spend ten millions a year in educating our own people?" The war has altered the scale of values. Some time before the war the Liberal Government brought in a scheme of old age pensions, the total cost of which was estimated at nine millions. "What, nine millions! It spells ruin. The country will never bear the burden." Sensible and philanthropic people belonging to each party in the state might be found not only saying, but really thinking, that the proposed annual burden of nine millions would seriously hamper the development of the country. But how small a sum nine millions seems to us now! Why, it is shot away in a couple of days, and we seem to think nothing about it. The democratic party in Great Britain is not likely to forget its new lesson in political arithmetic, and when a scheme for social or educational reform is opposed on the ground of expense it will bring up an unanswerable argument based upon the expenditure of the present war.

Somehow or other, then, it is felt that a great deal more money will have to be found for education. Our system in England has grown up piecemeal, mainly out of individual efforts and benefactions reaching back to the twelfth century, or even earlier, and is only in part the creation of the legislative activity of the state. Consequently there are gaps here and gaps there, unevennesses of surface and the inequalities which are the price of private initiative blended with public effort. Our principal gap is the absence of any effective system of continuative education for the boys and girls who leave the elementary and do not proceed to the secondary school. We provide night schools, but night schools are not enough. A child who has already done a full day's work in a factory is not able to profit very much by evening instruction, and, since there is no compulsion to attend, only a comparatively small fraction of the young persons of school age are brought under this imperfect but beneficial agency. The consequence of the sudden withdrawal of all educational discipline and control after the age of fourteen is so serious that there is no result of the present educational campaign more certain than the provision of some compulsory scheme for day continuation classes, partly of a technical and partly of a general character, for all young persons who do not proceed to secondary schools. It is too early yet to say what shape the scheme will take. The significant fact is that it commends itself to the judgment of the manufacturing and commercial community, and that the chambers of commerce all over the country have been passing resolutions in its favor.

A chamber of commerce is not an academy of the arts and sciences. Still less is it a college of saints. However disinterested its members may be in their private capacity, however willing to spend their lives for their country, collectively the chamber observes its strict professional code of etiquette, "Business is business." When, therefore, the chambers of commerce proclaim the need for continuation schools, it is clear that they think that some advantage will accrue to industry from the extension of education. And they are the more readily impelled to this conclusion by reason of the very uneasy and indeed perilous relations between capital and labor which prevailed before the war. Business men in England were very anxious a few years ago, and they are anxious still. They see that the future of the country depends on the establishment of harmonious relations between employer and employed, and they believe that a sound system of continuative education, even if the whole cost should fall upon the management, would conduce to a better-disciplined spirit and a more reasonable temper among the younger workers in their employment.

Another great deficiency in our present system of education has recently been revealed in a remarkable report issued by Sir George Newman, the distinguished Chief Medical Officer of the Board of Education. No less than a million children are found to be "so physically or mentally defective or diseased as to be unable to derive reasonable benefit from the education which the state provides." The ultimate cause of this distressing fact is rooted in the industrial history of England. Long before machinery was introduced on the Continent of Europe, and while yet the male Europeans wore knee-breeches and a big wig, water power and steam power were transforming the industrial conditions of England. Factories were built before the principles of factory administration had been thought out. Villages grew into small towns and small towns grew into huge cities before it had occurred to a legislature of landlords to consider that anything remarkable had happened at all. The consequence is plain enough to us now, though our forefathers in the last decades of the eighteenth century, having no experience of a great urban civilization to guide them, may be pardoned for some lack of foresight in their failure to apprehend it. A considerable proportion of our population, despite all the efforts of our housing reformers and our sanitary reformers, still live under conditions so deplorable that no less than a million school-children are physically prevented from receiving benefit by their schooling. The remedy for this state of affairs is easy to apprehend, but less easy to effect. Housing reform must be pressed on more vigorously. Public hygiene, which has of recent years made great advances, must be still further developed, and the mechanism for the medical inspection of school-children must be made the principal lever for securing a more complete and effective supervision of the health of children, not only during the years of school attendance, but during the period which precedes it.

In this most urgent and important reform the public conscience, sharply quickened by the tragic experiences of the war, will brook no delay. The country, realizing the waste of a million minds through the malnutrition of a million bodies, is determined that no effort can be too great which is calculated to extirpate the evil. The principle of giving free meals to school-children is already acknowledged in practice and seems to be one of the corollaries of compulsory education. State Socialism had gone far already before the war. It has been greatly extended during the war, and the impetus once given is far from being exhausted. The separation allowances given to the wives of soldiers have been granted upon a scale so liberal as to enable the children of the families so endowed to be brought up upon a scale of comfort of which they had previously no experience. If the cost has been great, the result upon the whole world has been excellent. The money has, in the main, been wisely expended. The children get more clothes, more warmth, better food. Less of the family income has been wasted in drink, more has gone to the building up of the physical capital of the nation. When the war comes to an end, the allowances will cease, but they may nevertheless have contributed permanently to raise the standard of living in a large number of homes, and, in any case, they will have furnished for a limited

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period and for a limited class of persons a successful instance of state assistance in aid of maturity.

It is possible even now to trace the various lines along which the great army of good citizens will attack this inveterate enemy of infantile debility, for already the campaign has been opened and the general scheme of its operations divulged. Housing reform, town planning, compulsory registration of births, sanitary associations, free meals for school-children, medical inspection—the main agencies—are already in existence. What is chiefly wanted is such an extension of school medical attendance and physical training as will enable the minor ailments of children to be continuously watched and corrected. Then, with five years of resolute and concerted effort, very great results may be achieved.

Again, we want more children in our secondary schools. The figures which are given to us for England compare ill with the records of Scotland and Germany and are clearly discreditable to a great and energetic nation. After the war, come what may, more secondary schools will have to be built and more students will have to be enticed to go to them. At present less than two hundred thousand boys and girls of a school-going population of nearly six million proceed from the elementary to the secondary stage, and of these again only an inconsiderable fraction from the secondary school to the university. What the true proportion should be depends on the diffusion of intelligence through the population; but that the existing proportion of three per cent (it is nearer ten per cent in Germany) brings to the secondary school every student who would profit by secondary school instruction and to the university every student who would profit by university instruction is improbable.

There is no greater waste of time than to be obliged to spend an hour in a room with a bad teacher. Now the general level of teaching in England has risen enormously in the last generation. People are beginning to understand that teaching is an art and a very difficult art, and that very little progress can be made in the art of teaching unless some attention is paid to the proclivities and aptitudes of the students who are to be taught. The difference between the board school of thirty years ago and the elementary school of to-day is little short of amazing. In place of the old ill-digested programmes, with their unintelligent and unintelligible slabs of English grammar and memorized history, we have a rational and luminous system, based upon a study of the child mind and devised to give to mind and body alike just that varied measure of wholesome stimulus which mind and body require. The danger now is the very obverse of the malady which afflicted our primary school education a generation back. Then the school was sunk in a dull and soporific monotony. Now it is a question whether the fancy subjects have not been carried too far. But, however this may be, the standard of the school-teacher has been steadily raised, and it would be difficult to name a class which has shown a greater measure of devotion and public spirit in the present war than the hard-worked teachers of our elementary schools. Wherever there has been social work to be done, such as the organization of a flag day or of canteens for working people, the schoolmasters and schoolmistresses have been the first to offer their services and have shown themselves to be among the most zealous and reliable workers. In some towns the brunt of the philanthropic organization has fallen upon their shoulders. As to the men, those of military age flocked into the army, while their work has been cheerfully taken on by their seniors or by women teachers. The strain has been great, but it has been cheerfully and quietly borne.

At the same time it is generally recognized that the country is faced with a serious problem in the diminishing numbers of men and women offering themselves for the scholastic career. The rate of recruitment had begun to fall seriously before the war, and the new careers opening out in all directions by reason of the war have not helped the figures to recuperate.

Properly speaking, the teaching profession is an apostolate. In India, where the office of teacher is held in profound and genuine admiration, it is customary to regard the *guru* as a saint dispensing the supreme blessings of knowledge and wisdom out of a love which partakes of the divine. To view the teacher as a salesman of merchandise, or the supply of teachers as controlled by the law of economic supply and demand, would be an offense to this Oriental and profoundly religious view of the greatest calling in the world. Nor does any English educational reformer desire to materialize the teaching profession. We know that it can never be nobly paid. We know that the genuine teacher pays little regard either to wealth or to health. The last thing which is desired is to hold out a prospect of luxurious living to a calling which, like the navy, demands a continuous spirit of ardor and self-sacrifice. But it is, notwithstanding, reasonable that a certain measure of comfort and security should be provided to a body of hard-working servants of the state, that they should be able to look forward without apprehension to the chances of sickness and the certainty of old age, that they should have the wherewithal to stock a humble library, to take a modest holiday, and to rear a family in a decent home, so that, relieved of their present grinding anxieties, they may preserve into the autumn of life something of that precious freshness and elasticity, that lightness and gayety of heart, that eager and versatile appetite for the joys and wonders of experience, which, more than any accumulations of knowledge, furnish the equipment of the inspiring teacher.

The third and last article in this series, to appear next week, will be entitled "The Universities and Civic Patriotism"

SAVING MONEY AUTOMATICALLY

BY HERBERT N. FELL

SEVERAL years ago a well-known efficiency expert, famous for his professional service to big business concerns, woke up to the folly of paying salaries and wages to his staff of workers every Saturday night.

"Hereafter," he announced, "we will *credit* your pay instead of handing it out in an envelope, and you will treat your earnings just like a checking account at a bank, drawing whatever you may want at any time for expenses, and leaving the balance to accumulate as savings. In that way, I believe, you will practice thrift automatically."

This plan not only met with no objections from employees, but has since been followed so successfully that a few of his people save half their earnings, and the average between five and ten per cent. Moreover, with accumulated surplus—each employee has his own surplus, of course, like an individual bank account—they have bought thousands of dollars' worth of good securities.

All from a simple change in the method of paying people—a bookkeeping device that made thrift automatic!

This is an automatic age. In the United States especially the more nearly automatic you can make anything, the better results seem to be. Saving money certainly ought to be automatic. Every person feels that thrift is commendable; but with most people it involves a struggle every week to get something out of the remnants of wages, to make some sacrifice, or perhaps even to find a bank open on Saturday night when there is a chance to add something to the nest egg. All this work is entirely unnecessary if thrift can be organized so that it will take care of itself; and the possibilities of truly organized, automatic thrift are so great that everybody ought to help bring it about for himself and others.

Just the other day, on a train, I was explaining this office saving plan of the efficiency expert's to a fellow-traveler. The brakeman was listening with wide-open eyes.

"Say, I never knew such things were done!" he said, in astonishment. "Why, if I'd been able to leave my wages with the company like that for the last fifteen years—drawing only enough for expenses—I'd own stock in this road to-day! As it

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is, getting all that's coming to me every month in one lump, my folks and myself spend freely, and there's nothing left to save."

One point impressed me strongly while I was abroad before the war in England and on the Continent. That was the universal thrift. People over there seemed to get along with simple pleasures and few luxuries, and are certainly not under the constant pressure to spend money exerted in the United States by our high development of advertising and salesmanship, the easy credit offered by installment concerns, and the competition in standards of living. The Briton and the European live on *income*. If a man over there has fifty thousand put by, money saved or inherited, he touches nothing but the interest. The American, on the contrary, lives on *capital*. He feels that he is worth all the money he happens to have, and spends pretty much accordingly. If he fell heir to fifty thousand dollars, it would be a temptation to live at the rate of fifty thousand a year for one year, anyway—that is the American way of living on capital instead of income.

Coming back home, I began to study the possibilities for promoting thrift on a truly American scale, with the result that I think I have learned something and can make some practical suggestions.

There has been a good deal of thrift-preaching in this country during the past five years, and that is all very well as far as it goes—it does good, certainly, in stimulating individuals to be saving. But what we seem to need most right now is easier ways to practice thrift. I soon discovered that this job of saving money needed organizing. It had to be made available and easy for the tens of thousands of people earning salaries and wages in factories, shops, stores, and offices. To make it practical one must make it automatic, so that there would be none of this weekly struggling between desire and conscience. If thrift could be put on a ball-bearing, self-lubricating, non-vibrating basis, it ought to be natural and effective, and in time almost universal.

One common objection is that of the thrifty fellow who has already insured his life.

"That looks like a good thing for others," he says; "but I'm already carrying all the insurance I can afford. Where do I come in?"

And the answer is that probably he need not increase his insurance expense at all. Say he is drawing twenty dollars a week, and has been with the concern four years. His insurance costs him fifty dollars a year, which is five per cent of his wages. The only change for him is that the boss will now pay for ten dollars' worth of additional insurance yearly until he has served his fifth year, and then twenty dollars' worth for the next five-year period, and so on, steadily increasing, until the last period, from his sixtieth to his sixty-fifth year, just before he retires, the boss is paying for ninety dollars' worth of insurance for him a year, nearly double what he pays for himself, assuming that his wages in all that time have not increased. Of course he is sure to be earning more money, and the boss is paying on all the increase too.

Another apparent difficulty that might strike one in considering the plan for the first time is that some employees may not want to participate. There need be no compulsion. If a man does not want to go in, he can stay out. But participation comes as soon as the plan is understood. A new employee comes to work after the plan is started, say. He is told that he can have five per cent of his wages taken out every pay day and put into a savings fund. Perhaps he is suspicious of the scheme, or doesn't care to save money, so he draws all that is coming to him. One day, after he has been there a month or two, the workers in his department hold an election for a local secretary to represent their interests in the savings fund association. He is asked to vote.

"Why, I have no vote!" he says, in surprise. "I'm not in that thing, you know."

"You have a vote just the same," he is told. "This fund is managed by the employees themselves—everybody has a vote."

That gives him a new view-point on the proposition. It looks square. He investigates the details more fully, and when he has made up his own mind in his own way he usually comes in.

When employees are ready to adopt such a plan, they form an association to control and manage the funds. Each department in the business elects its local secretary, who attends to clerical details, and these secretaries elect a general board of directors.

All the money contributed by employees and employer goes into regular life insurance, on a special plan which is an amplification of the group insurance plan. (No physical examinations of employees are necessary.) By converting the fund into insurance it is removed from the risks of the employer's business. Each employee has his own contract with the insurance company, a policy carrying loan and surrender values and other benefits. His savings and his pension are safe, no matter what happens to the concern he works for, or how long he stays with that concern, or what happens to him.

Let's suppose that he goes to work at twenty and stays with the same employer until he is sixty-five. For the sake of convenience we will figure his wages at three dollars a day all that time. In reality, of course, he is going to be worth more with each year's experience, and will be promoted and get increased pay. Every dollar automatically adds to his savings and security. Every hour he works overtime contributes to the grand totals.

The first week he draws his wages and lets ninety cents remain with the paymaster, or five per cent of $18, his life is at once insured for $2,217. At the end of his first five years he has paid in $234 and his employer $46.80. If he falls sick then and needs money, he can borrow $168 on his insurance. If he is discharged, or quits to work elsewhere, his insurance has a cash surrender value of $126—for five years he has had insurance protection, remember. And if he prefers to convert it into paid-up insurance he need pay no more to the insurance company, and the latter will hand his family $328 whenever he dies. If he lives to the age of sixty-five, he can have a pension of $66 a year.

By the time he has worked twenty years the plan is showing its more startling values. For now his employer is contributing more. He has paid in $936 himself, his insurance is $2,977, his loan value $1,268, or $332 more than he has put in, and the cash surrender value $1,008, or $72 more.

When he is ready to retire, at sixty-five, his life insurance is worth $7,341. He can draw in cash such money as he may need, if he wants it, or, if he prefers a pension, he will get $677 a year as long as he lives—more than two dollars a day for a three-dollar man. If he chooses the pension, as he should, for this is a *pension* plan, and dies before ten years, the insurance company pays this pension to his family until ten years from the time it began.

He is protected against practically every emergency during his whole working life, and until his death, and his earnings have yielded remarkable interest, growing as the plan continued. For what the employer contributes comes to twenty per cent the first year, and increases to an average of one hundred per cent for the whole period at the forty-fifth year, and to this is added $3,129 interest guaranteed by the insurance itself. No form of investment that he could make elsewhere, in a savings bank or life insurance company, would return such profits as this automatic thrift through co-operation with his employer.

If the employees of almost any industrial corporation were to follow this plan from the age of twenty to that of retirement, they would have enough cash at sixty-five to buy the business outright. This holds good of almost any business, except perhaps a bank, which has a large cash capital employed in its business.

For example, the Steel Trust. It is capitalized at a little more than $1,500,000,000, counting bonds as well as common and preferred stock, and has nearly 260,000 employees, who earn average wages and salaries of three dollars a day. That comes to a capitalization of $7,500 per employee, and each employee, on retiring, if one counted wage increases and overtime earnings, would have more than that.

"Will you retire now and take your money in cash?" the Steel Trust directors might ask. "Or would you prefer to take a pension?"

"Neither," the retiring employees might say. "We'll just take the business."

The average capitalization of all our manufacturing industries is about $2,500 per employee, and the average of salaries and wages perhaps fifteen dollars a week. At the retiring age these employees would have enough money to buy our whole

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manufacturing business twice over; and that's what automatic thrift can become when it is planned scientifically and followed in true co-operation for the normal working life of the ordinary working man and woman.

By far the greatest benefit of this plan, as I see it, however, is the way it will promote steadiness in both the workers and the industrial organization.

Much of the cost is going to come, not out of the earnings of either employees or employer, but through the elimination of a tremendous item of waste that all American business now bears helplessly.

Everybody knows that a constant, costly shifting of men from job to job is now going on in our industrial system. I figure that the money outlay to the employer for each new worker he hires and trains is forty-five dollars at the lowest, and that in many industrial establishments the work force more than renews itself every year. The loss to the workers is just as grievous, for if a man or woman earns fifteen dollars a week, and loses three weeks each year shifting from job to job, that involves a loss of forty-five dollars.

And the money loss is as nothing beside the loss of cumulative value that might come from experience and growing skill. If these could be conserved, it would mean better and cheaper production for the employer, and higher wages for the workers.

Most of our welfare work in business has been carried on in an effort to eliminate this waste of the shifting worker, and much of the labor agitation on the part of workers has been carried on for the same end—an effort, often blind and wrong in its methods, but in principle sound and right, to secure the steady job.

The steady job!

I sometimes wonder if we even begin to realize what it means for our industries. Here we have a country of abounding natural wealth, cheap materials for production of most of the necessities, compared with the resources of the great industrial countries of Europe. And in France, Germany, England, Switzerland, Belgium, Austria, Italy, and other countries abroad the workers and employers have to counterbalance high cost of materials by lower wages, longer hours, greater skill, and a devotion to the steady job so grim that few men dare shift from one place or trade to another, even in the hope of bettering themselves. They must stick at one thing, very often the thing that their fathers worked at, and by skill and industry turn out products that compete with ours in the markets of the world, regardless of all our natural advantages. They do this most successfully, as any salesman in foreign trade will testify, or as one can learn in normal times by examining the merchandise sold in our own stores. That is what industrial stability has done for Europe. For my part, I prefer the restless energy, the wider opportunity, and the greater liberty to take a chance which is characteristic of American industrial affairs. But we must not think that our shifting is energy or opportunity. It is time to transform the roaming, casual, half-trained workers who go from one factory to another and to eliminate from our industrial life the heavy tax we pay for shifting. These casuals must be transformed into workers who are really skilled, trained technically, competent, home-owning, secure citizens. We have got to do it if we are to hold our own in world trade, and I believe the way to begin is through the scientific, automatic, co-operative saving of money.

WHAT THE FRENCH THINK OF THEIR ALLIES

AS SEEN BY A NEUTRAL

BY LEWIS R. FREEMAN

THE increasing confidence of the peoples of the various Allied countries in each other is one of the most significant developments of the third year of the great war. From the first the Allied Governments have been closely in accord as to the ultimate ends to be striven for, and the differences of opinion as to the way in which these ends were to be compassed have never proved irreconcilable. History will reveal that the several members of the Quadruple Entente have shown the greatest readiness to exert their efforts in the common behalf to the full extent of their ability whenever a call for help has been made, but because military effort is more tangible and spectacular than the supplying of men and material, or even "silent" naval pressure (which has formed, and will continue to form, so large a part of Britain's contribution), these latter have not always been adequately appreciated by the people of the countries that have been the greatest beneficiaries. It is for this reason that the French people—and, indeed, the world at large—were never fully convinced of the seriousness and sincerity of England's purpose in the war until British man power was organized on a Continental basis and the British soldier fell into step with the French soldier in the great attack upon the Somme.

In this article, as in a previous one I wrote on the attitude of the English toward their Allies, it is necessary to call attention to the fact that there is often a wide divergence between the comparatively uninformed popular opinion of a country and the thoroughly informed official opinion. The French Government has understood from the outset not only the value of England's financial and industrial efforts, but has also been able to weigh and allow for the tremendous difficulties which confronted that country before a war organization comparable to that which existed in Germany for many years before the outbreak of the present struggle could be perfected. This knowledge made the French Government extremely reluctant to call on England for any help beyond such as it had every reason to believe could be freely and readily granted, and there is no doubt that M. Briand spoke the literal truth when he said recently that Great Britain had never yet answered nay to an appeal from France for assistance.

As typical of the French official appreciation of the difficulties that confronted England in organizing for a Continental war, I will quote the words of a distinguished officer whom I sat next to during luncheon at Staff Headquarters on the occasion of a recent visit to one of the French armies.

"On a visit to England from which I returned a few days ago," he said, "I was taken to one of the great new munition factories just being put in operation. Here I was shown a thousand or more new machines for performing a certain operation in munition-making. Now, not only were these machines not in existence before the war, but it was even necessary to make machines to make parts of other machines that were needed for the rapid turning out of certain parts of the first one. One of these latter machines had over five hundred parts, and many thousands of separate measurements and many months of time were required before the first working model could be turned out. Knowing that practically the whole of England's vast war organization had to be created anew, those of us who understood the situation, far from being impatient of what some have characterized as that country's 'glacial slowness' in making her weight felt in the land war, have constantly marveled at what has actually been accomplished in the face of difficulties that would have dismayed a less resolute people, toward making that weight count overwhelmingly in the end."

This, as I have said, fairly characterizes the attitude of official and informed France toward Great Britain as an ally. That of educated France outside of official circles seems to me to have been well stated by the distinguished Vicomte X——, to whom I had brought a letter of introduction from America and at whose château on the upper Seine I spent a couple of days lately. "There have been times," he said, "when some of

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my friends have expressed impatience at the seeming deliberation of England in coming to our aid on the western front, and to these I have always replied that a nation that had been as gallant a foe to France as England had proved herself during several centuries could not but prove a gallant ally. To me, as an old soldier of France, the pride of knowing that we were stemming the full might of Germany with French bayonets more than offset any apprehension I may ever have had as to the ultimate issue; and, in case of need, I always felt sure that England could be depended upon for any effort that was really needed, just as she finally consented to launching the joint offensive on the Somme a month or two before she was entirely ready, in order to relieve the pressure at Verdun."

England had to win the confidence of the great bulk of the French public, however, by action and achievement as a military power, and until the Somme offensive was well under way this was not done. When scarcely one Englishman in a hundred realized the gathering might of his country's war effort, it is not strange that the average Frenchman—who knows little of sea power and war economics or finance—should have felt that France was doing a disproportionate amount of fighting and bleeding in the common cause. An English lady, long resident in Paris and prominent in war relief work from the outset, told me a few days ago that the position of a British subject in France during the first two years of the war was a good deal like that of Americans in France or England to-day. "We saw France fighting for her life before our very eyes, and felt that our country somehow ought to be lending more aid than she was. We knew little of the nature of the task of creating a war machine which confronted the Government at home, and were impatient that more Englishmen were not fighting by the side of the French. We felt apologetic, and yet, in the nature of things, couldn't apologize, just as I heard an American friend here say of the attitude of the Washington Government in so many questions connected with the war. And the worst of it was having our ever-considerate French friends try to save our feelings by changing the subject whenever a conversation threatened to turn on 'England's part.'"

Even in the first days of the Somme attack, when the British were suffering far greater losses than the French for gains far less considerable, there was a feeling in France that the former might well have taken more advantage of the lessons already learned by the latter in their fuller experience of this kind of warfare. But it has been characteristic of the Briton through the centuries that he needs must learn by his own experience, not by that of others. His present incomparable colonial system is built on an experience compact of the blunders and successes of the past. It has been largely so in the present war. Britain has followed her natural bent and continued to learn by her own experience rather than that of her Allies. What she has learned has cost heavy, but the lesson has been driven home for good and all. To-day there is probably little to choose between the admirable finesse of French and British offensive tactics.

The growing strength of the French confidence in, and the increasing warmth of the French admiration for, the British is evident on every hand in France to-day, and, as indicative of the growing solidarity of the Allies as the grim ordeal of the third winter of the war is at hand, its continued development is of the highest significance. One sees evidence of it in the cinemas when British pictures are shown (I saw a crowd watching a Pathé "Journal" come to its feet as one man in the enthusiasm of its applause for Lieutenant Robinson standing among the wreckage of the Zeppelin he had brought down), at music halls when British airs are played, and on the streets in the friendly glances which greet and follow the British soldier strolling about on leave.

The Canadians—irrespective of whether or not they are of French ancestry—appear to be especially popular in France, and an official in the Ministère des Affaires Étranger recently told me that one of the most enthusiastic and spontaneous demonstrations he had ever seen in Paris was occasioned by the appearance of a lorry load of Canadian Service Corps men in the midst of a great crowd that had assembled to greet a visiting Serbian band.

"The Canadians had nothing whatever to do with the affair," he said. "They were only so many men going about their duty, and they chanced along just after the Serbians, who had been giving a concert, had been hurried away in their motors. No sooner did the crowd sight the khaki uniforms of the Canadians than a rush was made for the lorry, and for fully twenty minutes it was the center of cheering thousands. And hardly were they free of this section of the crowd than those in the next block closed in around them. I had never realized until that day the warmth of the affection of the French people for the fighting men of our great ally."

There is no doubt that that brave fighter and genial diplomat, "Thomas Atkins," has played a great part in cementing the Entente, not only by the blood he has shed on French soil, but also by the frank ingenuousness that is so direct an antithesis of the rather stand-offish tourist that the Frenchman has been wont in the past to consider as the typical Briton. He visits Paris just infrequently enough to make one remark his presence when he does come, and I have been much interested to note that he is nearly always seen either in the company of a *poilu* or two, or else in that of a bevy of French girls who are taking the occasion to act as "Thos. Cooks" to "Thos. Atkins." Yesterday, seated under a tree in the Champs Élysées, I came upon a group consisting of an outer periphery of French nurse girls and children clustered around a nodal center of two bronzed warriors from the Somme in trench-stained khaki. At the moment my companion and I pushed unobtrusively in to learn what was afoot one of the "Tommies" was running his finger down the laundry list of his dog-eared phrase-book in order to explain just which one of his garments—and incidentally, by inference, just what sector of cuticle—had recently been punctured by the spent shrapnel bullet that his comrade was holding up for the inspection of all interested. His enthralled auditors laughed till they cried when he finally closed the book to tell them that it was "*à bas on mon chemise Boche bullet come ping!*"

"Those two diplomats," said the English journalist with whom I was walking, "are probably doing more to rivet down the loose corners of the Entente Cordiale than are the Cabinet Ministers of France and England who are meeting in Boulogne this afternoon."

If there has been one place more than another where a rift might have started in the Entente lute it is in that portion of France which constitutes the area under British military control; and that serious trouble has not arisen here is due to two things—the innate docility and common sense of the French peasant and the considerate manliness of the British soldier. But even allowing for these things, the lack of serious friction between the soldiers and the civil population is astonishing. Nothing (not even the artillery bombardment on the Somme) interested me more on a recent visit to this area than the kindly attitude of the people toward the army which the Germans have tried so hard to make them believe had come to stay for good.

"An army of angels couldn't occupy England as we have France," said an officer on the British Headquarters Staff, "without rubbing the wrong way the fur of our highly independent British farmer. Only the fine behavior of the 'Tommies' and the firm conviction of the people that we are in France to help them makes the situation possible here."

Just as generous is the view of the peasants on the other side. "How do you get on with the British soldiers?" I asked an old dame with a parchment-brown face who was hoeing sugar beets well within range of the German guns in the Arras sector. "*Très bien, m'sieu,*" was the reply, and she went on to tell me how one "Tomee" billeted in her house chopped her wood, and another brought water, and another was making a scarecrow dressed in a *Boche* uniform for her garden, and, finally, how all three of them bought bonbons for her daughter.

Just how well "Tommy" has behaved may be judged from the observation of a well-known Russian correspondent in whose company I motored several hundred miles behind the British lines. Every time that he saw a large flock of ducks, geese, or chickens a look of incredulity would spread over his broad Slavic countenance, the while he pursed his lips in a whistle of astonishment.

"What's so remarkable about the poultry, X——?" I asked. "They look to me like a very ordinary lot of barnyard fowl."

"So they are," he replied. "It is not their points as show

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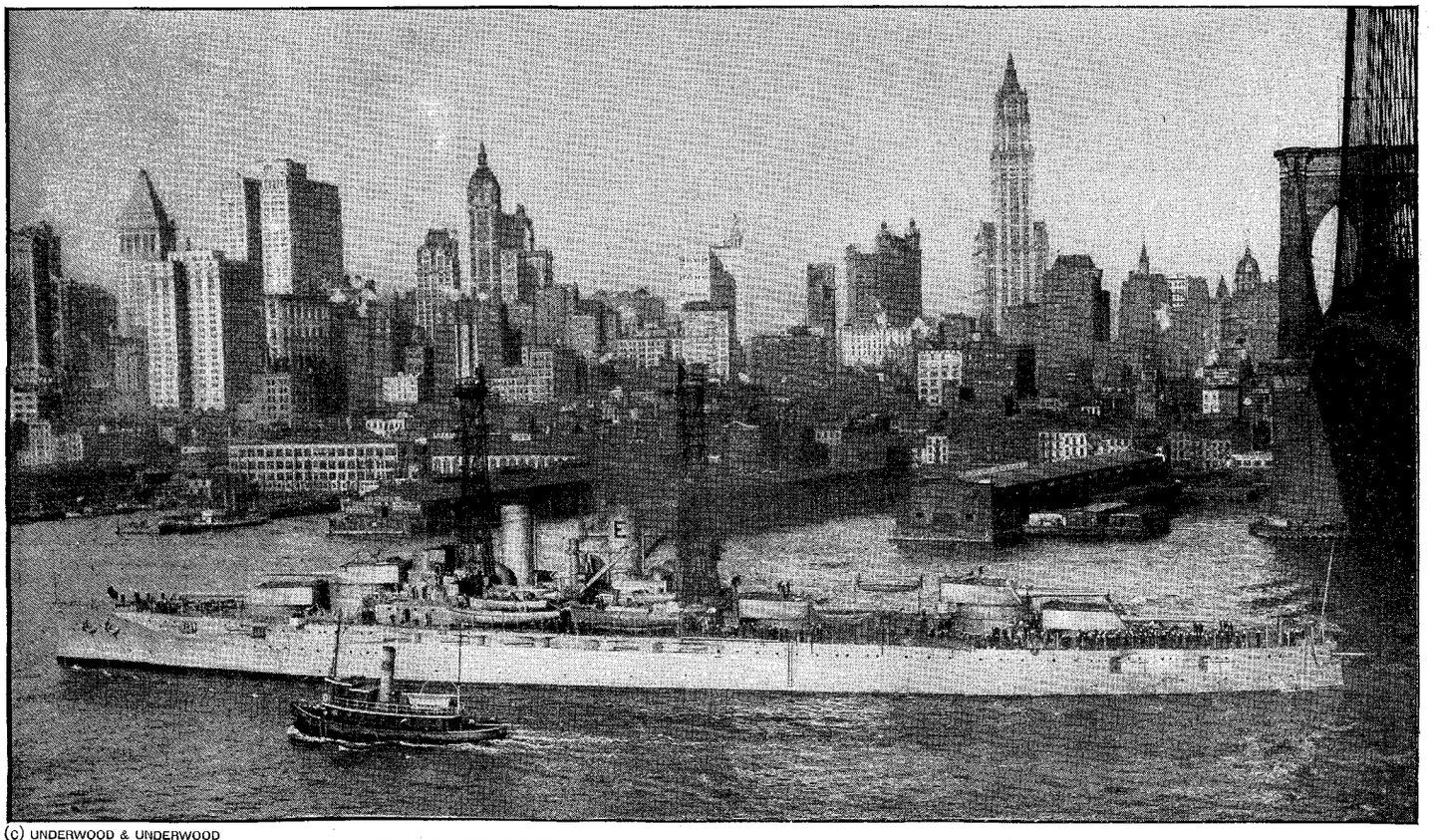
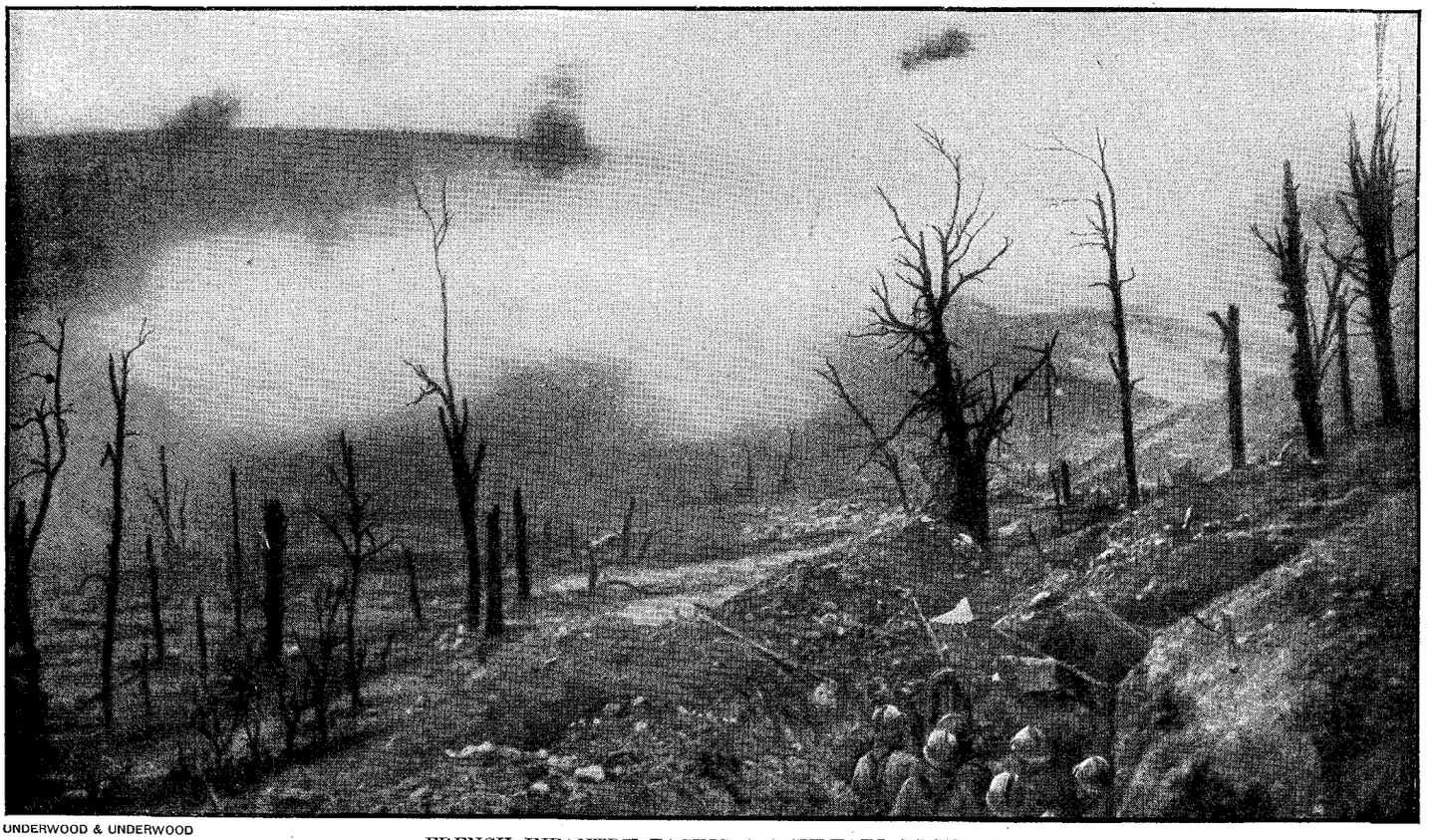
CURRENT EVENTS PICTORIALLY TREATED



(c) UNDERWOOD & UNDERWOOD

THE BATTLE-SHIP NEW YORK LEAVING HER "HOME TOWN"

New York City's picturesque sky-line is most effectively seen from the water-front, and is here presented in a rare pictorial combination with the fine war-ship which bears the name of the Empire State. The Woolworth Building (the tower to the right), the highest building in the world, the Equitable Building (directly over the bow of the tug-boat), perhaps the largest office building in the world, and other important business structures are included in the view. At the extreme right can be seen a pier of Brooklyn Bridge



UNDERWOOD & UNDERWOOD

FRENCH INFANTRY FACING A "CURTAIN OF FIRE"

The "curtain of fire" is formed by shrapnel timed to burst in midair over a certain area while high-explosive shells tear up earth and trenches in the same place. It is usually followed by an infantry attack, the fire being used at once to demoralize the enemy in the trenches and to shield the attacking force

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DORR FEATURE SERVICE

"MEMORIES," BY FREDERICK C. FRIESEKE

This painting is in the current Exhibition of Contemporary American Oil Paintings at the Corcoran Gallery in Washington, D. C. Mr. Frieseke was born in Michigan in 1874, and was trained in Chicago, New York City, and Paris. He has often exhibited both abroad and at home, and has become a distinguished figure painter

JOHN COLLIS SNAITH

Mr. Snaith's recent novel "The Sailor" has been pronounced by discriminating critics, both English and American, one of the two strongest English works of fiction of the season—the other being Mr. Wells's "Mr. Britling Sees It Through." Mr. Snaith has shown versatility as a writer; for his three best-known books, "Broke of Covenden," "Araminta," and "The Sailor," differ widely in subject and manner

CENTRAL NEWS SERVICE

INDIANS TO FIGHT FOR DEMOCRACY AND AGAINST MILITARISM IN EUROPE

These Indians are from the Six Nations Reserve, Southern Ontario, Canada. Most of them, it will be observed, are dressed in regulation military uniform; the picturesque warriors in the front ranks hearten their comrades with memories of the days when their people dominated this continent. They are leaving for the European battleground, to fight for Great Britain and her Allies in their struggle against Prussianism

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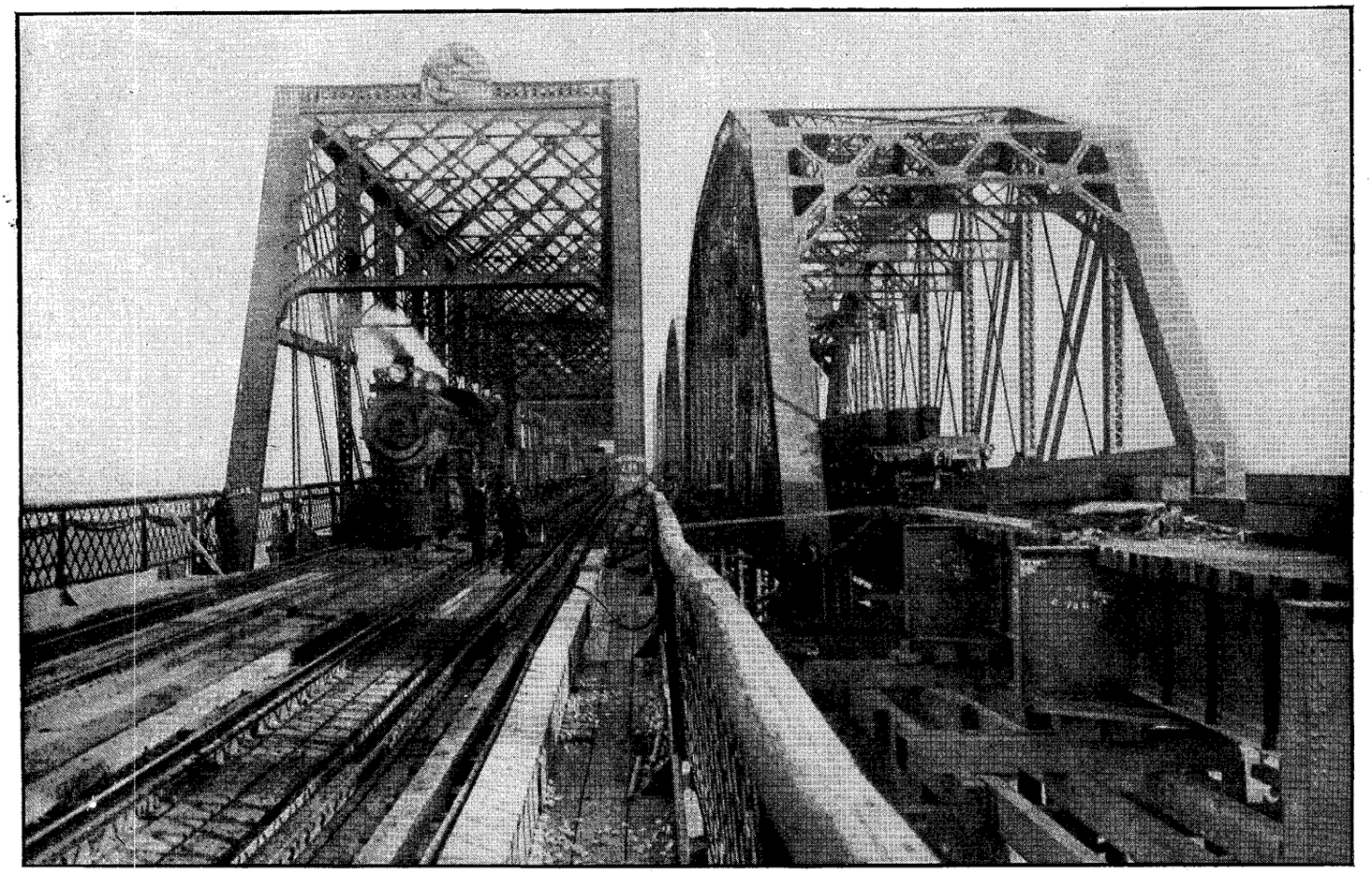

AMERICAN PRESS ASSOCIATION

A GREAT RAILWAY BRIDGE INSTALLED "WHILE YOU WAIT"

A notable engineering feat in railway work was the changing of the Union Pacific four-span bridge across the Missouri River at Omaha, Saturday, December 23. The actual installation of a new bridge, capable of accommodating the immense traffic across the river at this point, was accomplished in seventeen minutes. The piers which provided the foundation for the old bridge were used for the new one. When the last work was done on the new bridge, the change was made by rolling the immense steel structure from the "false work" on one side to the old foundation, while the old structure was switched to the false work on the other side. This is the first time that a bridge of as many as four spans was ever moved in this manner. The new bridge is double-tracked. It is 1,750 feet long. Six trunk lines use this bridge and 320 trains cross it every 24 hours

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A SCHOOL ON WHEELS FOR THE CHILDREN OF RAILWAY WORKERS

This school is operated on the Southern Pacific Company's lines where construction work of importance is under way. As the construction gang moves from place to place, so does the school car with the children of the workmen. In this way separation of the breadwinner from his family is rendered unnecessary, for the schooling of the children is uninterrupted

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birds that interest me, but the fact that, with so many able-bodied soldiers about, there are any birds at all. Now if it were the Don Cossacks that were here instead of these orderly 'Tommies'"—and he indicated a chickenless northern France with a sweeping gesture of extended hands. "No wonder the French peasants love the British soldier. He does not even steal their poultry."

The feeling of the French people toward the rest of their country's allies may be quickly indicated, for France's relations with these have been marked by few such complicating circumstances as have those with Great Britain. Of all the gallant Republic's allies, Russia, as the oldest and best proved of them, undoubtedly stands first in the affections of the French people. The sort of "big brother" feeling which France has had for years for the great northern Empire has been intensified since the outbreak of the war by the self-sacrificing gallantry with which, time and time again, often at great cost to herself, Russia has struck to create a diversion and relieve the pressure on a hard-beset ally. In the great parade in Paris on July 14 the Russian soldiers are generally credited with having been more enthusiastically cheered than any others, and the same feeling is evident whenever the tall warriors of the Czar flicker past on the sheet of a cinema.

"We always knew we could count on Russia for all the help she was able to give, and we feel that we always shall be able so to count on her."

These, the words of a French journalist with whom I discussed the subject, seem to me to epitomize the feelings of the French people toward their oldest ally.

Already bound to Italy by ties of blood, the French awaited only the declaration of war by that country upon Germany to welcome her into the inner circle of the Entente, the "brotherhood" in which Russia was already included at the outbreak of hostilities, and to which England fought her way on the Somme. The co-operation of the Italians in the Balkans and their clean-cut successes in the advance on Gorizia and beyond have brought home to the French people, just as they did to the English, a realization of the weight that Italy is throwing into the scale of the Allies.

Somewhere in France.

MY IMMIGRANT NEIGHBORS: "OUR MARY"

BY GERTRUDE BARNUM

WHEN we first settled in their neighborhood, the eldest of the Skelly girls was called "Our Mary" by her kin, merely to distinguish her from other Marys; but after a while the name came to mean more. As she met family vicissitudes with a conquering spirit, there grew in her motherless household a conviction that, whatever difficulties might arise, over them all Our Mary somehow would easily triumph. The pronoun "our" thus came to stand for pride as well as possession, and gradually was used by ever-growing groups. Young hopefuls of Liberty Street, when threatened by the Hennessy Court gang, counted upon her maternal instinct and the effect of her impressive good right fist; "the Sisters" relied and imposed upon her talents; grouchy old women trusted no one else to fetch and carry for them; old men grouped round the base-burner of the corner grocery fondly drew out her stores of wit and wisdom for the benefit of newcomers.

Many of the boys of Liberty Street and Hennessy Court as they grew accustomed to long trousers expressed a desire to use the singular pronoun with Mary's name; for now she had acquired a buxom figure, rosy cheeks, and a pronounced coquetry in her dimples, in her black-lashed, Irish blue eyes, in the big bow which topped her jet-black curls. To the consternation of the rest, it was Johnny Crowley, of all persons, whom she chose for "steady"—a cigarette-smoking, loafing ne'er-do-well.

While Johnny's head was turned temporarily by this luck, it did not long remain so. For he found himself entering upon a course of sprouts such as never before had disturbed his carefree nature. His Mary proved hard to please—a new experience for this Lothario, who was used to easy conquests, with his blond beauty, oily tongue, and melodious voice. At least, in the presence of his "steady" we observed that Johnny now must be upstanding, tidy, and spry, must discard the cigarette, "cut out" languishing glances to passing "peaches," and give account of useful activity between visits.

His sweetheart's useful activities were far from fictitious. From two-year-old Geraldine to sixty-five-year-old and oft-thirsty Dad Skelly, the family's demands were exacting. And as Geraldine, Danny, Marguerite, and Katy proceeded to grow, so also grew their needs.

At length, just turning sixteen, and staring in the face bills for rent, coal, milk, shoes, school-books, and groceries, Mary came to an important decision. Very early one gray morning, leaving fourteen-year-old Katy in charge at home, she entered the industrial field via the door of the New Enterprise Laundry. Rising swiftly to the grade of collar-starcher, she endeavored thereafter to feed, clothe, and educate the Skelly flock by starching collars. This was neither a cool nor a restful occupation; but once Mary had planted herself on the damp, sticky floor among the starchers, she never yielded an inch. In time visitors were proudly shown the spot in the floor plank where Our Mary's firm right foot had sunk its deep imprint, while with jesting quips she stood vanquishing millions of collars, cuffs, and shirt bosoms with lightning speed at all hours for Heaven knows how many worthy or unworthy patrons.

From time to time, for short periods, her dear Dad would be fairly sober under her loving, brooding care. Eventually, using her myriad-threaded "pull" with politicians, she secured him a "job with the city." This job he held to the end, explaining behind Mary's back with a wink that it consisted mainly of seeing that the fire-alarm box on the lamp-post across the street kept its proper place. Thanks to this sinecure, Mary could give Marguerite the schooling which later made that vain minx ashamed of her.

Occasionally Johnny would break away from his moorings on his mother's stoop and take a position (Johnny was far too high and mighty for a "job"). At such times he persistently urged matrimony upon his Mary, plying her with all the wiles which enthralled an ever-increasing circle of feminine admirers.

"I tell him," she confided to us, "there's none loves him so dear as his Mary; but once we were bound he'd be loosed. Once I r'ally was his, he'd nevermore be mine. I know him passing well. But, 'spite of seein' through him, I adore him, and that's more than the others can truly say."

Besides the alloyed joy of her family and her lover, besides the merriment she made for herself and the rest at the laundry, Mary had other pleasures. For example, there was Wilhelmina Jenkins, the parrot, to scold her for fancied neglect; Kensington, her popular "bachelor cat," and old Sally, the yellow cur, were rivals for attention. With a genius for harmony, Mary blended together these antipathetic natures and those of the rest of her high-tempered family.

As the years wore on there were special trials at the Skellys'. Little Geraldine was run over and lost a leg, because careless Marguerite forgot her while prinking before the mirror. Once Danny was "pinched" for being caught in the company of the Hennessy Court gang when it was engaged in "malicious mischief." Katy grew frail from overwork. And Dad Skelly became an ever less and less trustworthy authority as to the exact location of the alarm-box on the lamp-post, till finally his uncertain eyes were closed forever.

At the time of her dearly beloved father's death Mary summoned all her courage to be "the life of the wake." So many of his wise and witty saws she recounted at that sad festivity that no moment was left for blame.

Perhaps the greatest change brought by passing time was in the estate of Johnny Crowley after Mary had cleverly landed

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him as office manager in a photographer's studio. This position Johnny kept, for here his shortcomings were offset by attractions which brought an enormous patronage to the establishment through girls and women who sought his beguiling smile and hand-clasp. As a consequence of his growing wealth and glory even the haughty Marguerite entered the lists for his favor. Being school-trained and more than Johnny's match intellectually, she beat him at his own game of flirtation, and at length sent him to announce their secret marriage to her all-unsuspecting sister.

What was the depth of this wound to Our Mary no one ever will know. She told us that Johnny's pain showed so plainly in his embarrassed explanations that she hadn't the heart to "make a bad matter worse."

"I told him," she said, "I was proud he didn't try to throw the blame on Marguerite. And, anyhow," she added, "there rightly wasn't any blame anywhere, after I keepin' him so long waitin', and mindin' the odds between Marguerite and me this day. She so pretty and educated and refined, and me—look at it yerself! Now where's the dolt but me wouldn't of knew it was bound to be that way?"

In truth, while time had not blighted the spirit of Johnny's old sweetheart nor tarnished her heart of gold, it had quite dulled her physical bloom. Gone were the dimples, gone the roses from her cheeks. Rheumatism had played havoc with her frame, and the poor misshapen, swollen feet, never having been spared at home or shop, often would barely fit into the house slippers of her departed father.

Just as on the night of Dad Skelly's wake Our Mary had served the feast with a brave face, so now she spread a wedding supper with the same unwavering love and cheer.

"Somebody 'd better warn Jacky," she cried, gayly, that night. "If ever there was a born mother-in-law, that's me!" And she added under her breath to her old priest, "Many a true word is spoke in jest! For now we'll have to watch Jack all the more for dear little Maggie's sake."

Is it any wonder that we all lay claim to a corner in the big, warm heart of "Our Mary"?

THE BOY IN ARMOR

BY HERMANN HAGEDORN

(The place is dark. Suddenly in the background appears the spectral figure of a Boy in armor, luminous as though lit by an inner light. Behind him are vaguely defined Shadows, likewise in armor; their number is countless; they stretch away into the darkness, suggesting a great multitude.)

The Boy in Armor:

Tremble, O world! Bow down! Weep! Be afraid!
You look on ghosts! Not one alone! Ten thousand!
And yet again ten thousand, and again
Ten thousand, and again, to the blue rim
Of this dear earth where there could be such living,
Such labor, and such climbing of green hills,
Ten thousand times ten thousand ghosts—of boys!
Tremble, and bow your head! Cover your face!
Hear!

We are your sons. You lured us to your home
With talk of love and mirth and the sweet music
That the heart makes when it goes out with drums
Along the highway, celebrating love.
With warmth you lured us, with the hearth-fire blazing,
With open, clean hands, tables cleanly set,
White beds and books and birds and songs and friends
And mountain-tops to win and seas to conquer,
Green things to marvel at, far isles to long for—
With love you lured us and with loveliness!
Remember! Now that we are ghosts, remember!
You said no word of hate and slaughter!
Not one!
Of wars you breathed no blighting syllable!
You trumpeted the call of beauty down
The cloudy valleys and we heard and came.
You blew no harsh reveille of guns and battle.
You trapped our unborn innocence with love.

Behold and tremble! Look on us, and weep!
We are your sons and we are ghosts. We came
To love, to labor, and to know. We died
Before we loved, before we learned to labor,
Before we knew more than the fairy tales
You murmured to beguile our puzzled ears.
Boast not to us of love and sacrifice!
You sheltered us, you fed us, gave us clothing—
And have we not repaid you? From the peace
Of earth's bright antechambers in the stars
You called us not as sons, but as recruits,
To battle for your worthless order, die
So you might slumber on and dream sweet dreams
Unvexed by the exactions of the brain.
Because you would not think, we had to die!
We have been loyal. We have fought for you,
And suffered of the cold, and starved for you,
And miserably fallen and gone out
From this supine, this drugged, delirious world,
With all our treasures undistributed.
Weep not for us, but for your own blind souls.
We died. And there you stand, no step advanced!
And after all, when you have set more millions
Beside our millions, and beside them yet
More millions of brave fellows who die well,
You still will have to wake some day—and *think*.
You will let many die ere you do that,
And yet the day will come.

Bow down, O world!
Bow down, and hear! You have more sons than these;
And they have fancies and imaginings
And dauntless spirits and hearts made for love,
And clean hands and clean eyes and high desires.
They will go forth and die if you command
As we have died, since they love liberty
Even as we loved her and would give her cause
The only gift they are aware is theirs.
Wake, world! Think, world! Out to the mountain-tops
Send your soul faring, forth upon the sea
Let it be carried to new realms, across
Deserts and thorny plains let it be borne.
O world, there is another way to serve
Justice and liberty, than thus to fling
The sweet, half-open blossom of boys' lives
Beneath the hoofs of horses. Send your soul
Into the earth and through the clouds to find it!
Even to the stars that fill the heavens with flowers!
Even to those! There is another way!
Find it, vain world! Complacent world, reveal it!
We ghosts cry out! You shall not sleep nor rest.
We died. And now you fathers who make wars
Shall do a harder thing than dying is—
For you shall *think!* And ghosts will drive you on!

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WEEKLY OUTLINE STUDY OF CURRENT HISTORY

BY J. MADISON GATHANY, A.M.
HOPE STREET HIGH SCHOOL, PROVIDENCE, R. I.

Based on The Outlook of January 3, 1917

Each week an Outline Study of Current History based on the preceding number of The Outlook will be printed for the benefit of current events classes, debating clubs, teachers of history and of English, and the like, and for use in the home and by such individual readers as may desire suggestions in the serious study of current history.—THE EDITORS.

I—INTERNATIONAL AFFAIRS

A. Topic: The President's Unasked Advice.

Reference: Editorial, page 13. (Read with care.)

Questions:

1. Give the main points in the President's note to the Powers. 2. What does The Outlook think of the note? 3. Does it seem to you that The Outlook is fair in its criticism of the note? Reasons. 4. What good does it do for a person or a periodical to tell after a thing has been done how it might have been done? 5. Is The Outlook right in saying that "the President has more than once declared that we have no concern with the war and no occasion to inquire into the causes which produced it"? 6. If this is so, why did President Wilson bother to send the note which is causing so much comment and possible hard feeling? 7. Had you taken the position which President Wilson is said to have taken, would you send a note to the Powers? Discuss. 8. Were you to write an editorial on the President's note, what points would you make?

B. Topic: The President's Note to the Powers: A Poll of the Press.

Reference: Pages 15, 16. (Read with care.)

Questions:

1. What are the points brought out by those portions of the American press which approve and disapprove the President's note? 2. Which editors show sounder and more patriotic thinking? Give reasons. 3. What do the papers representing the Allies think of the note? 4. What do the editors of these papers appear to think of President Wilson's reasoning and intelligence? 5. Discuss somewhat at length the statements made by the Amsterdam "Telegraaf." Are you able to prove what this editor says? 6. What did President Wilson say about the objects for which both sides in Europe are fighting? The Outlook (December 27, 1916, page 881) says that "the whole political, diplomatic, and military history preceding the declaration of war and during its course contradicts this statement." What have you to say? 7. The note was sent out "from the representative of a neutral nation," says President Wilson in it. But the note was on its way about forty-eight hours before the Congress and the people of the United States knew anything about it or its contents. Do you think that the note represents public opinion in the United States? Does the sending of that note indicate that our democratic country is not managed in a democratic way? 8. All things considered, do you think it would have been better had the note not been sent? Discuss.

C. Topic: Germany Replies to President Wilson.

Reference: Page 9. (Read with care.)

Questions:

1. Explain how the United States conducts its foreign affairs. 2. If Germany really desires peace, do you think it right that she should be expected to state definitely the terms or principles upon which she is willing the war shall end before the peace conference is arranged? Why or why not. 3. Just what are the things you would demand of Germany were you the Allies? 4. If you were in Germany's place, what would you demand of the Allies? 5. What principles guide you in formulating the answers to the last two questions? 6. What are the functions of a Premier? 7. Compare the status of the Prime Minister of England with that of the Chancellor of Germany. What does this reveal about the nature of the two governments? 8. Compare the status of our Secretary of State with the other two officials. What does this show about the nature of our Government as compared with that of England and Germany? 9. Is England more democratic than the United States? Prove your answer. 10. What makes a country democratic? What militaristic?

II—NATIONAL AFFAIRS

Topic: Pacifist, Militarist, or Justicist?

Reference: Editorial, page 14.

Questions:

1. What right has The Outlook to coin a new word? 2. How does The Outlook explain "pacifism"? Do you think this explanation is apt to satisfy those in the United States who call themselves pacifists? Do you agree with this explanation? 3. Explain what is meant by militarism. Do you think universal military training in the United States would lead to militarism? Discuss. 4. Restate in your own terms The Outlook's explanation of justicism. 5. Do you think The Outlook has performed a real service in writing this editorial? 6. Are you a pacifist, a militarist, or a justicist? If none of these, what are you? 7. Do you think it is the duty of American citizens to know the meaning of such topics and have convictions about them? Discuss.

III—DISCUSS THE FOLLOWING PROPOSITIONS

(These propositions are suggested directly or indirectly by the subject matter of The Outlook, but are not discussed in it.)

1. Time fights on the side of democracy. 2. Any individual who really understands what he is studying cannot remain a merely neutral observer. 3. Current history should be made a required subject in every public and private school in the United States. 4. The United States is passing through a period which may rightly be termed a crisis in American constitutionalism. 5. The greater one's vocabulary, the greater and the wider will be the range of one's thoughts.

IV—DEFINE ACCURATELY THE FOLLOWING WORDS AND EXPRESSIONS

(All of the following are found in The Outlook for January 3.) Pacifist, militarist, justicist, partisan, neutral, independent, restitution, reparation, premier, history, beliefs, prejudices, opinions, neutral territory, neutralized territory, philosophy, prestige.

THE NEW BOOKS

This department will include descriptive notes, with or without brief comments, about all books received by The Outlook. Many of the important books will have more extended and critical treatment later

FICTION

Five-Barred Gate (The). A Novel. By E. Temple Thurston. D. Appleton & Co., New York. $1.40.

Last Ditch (The). By Will Levington Comfort. The George H. Doran Company, New York. $1.35.

Quest (The). By John G. Niehardt. The Macmillan Company, New York. $1.25.

Rise of Ledgar Dunstan (The). By Alfred Tresidder Sheppard. D. Appleton & Co., New York. $1.50.

This is amusing in spots, so to speak. The author has a singular faculty for remembering a great number of things not always worth remembering in the way of anecdotes, epigrams, and odd happenings. He has worked all sorts of this treasure-trove into the talk of his characters. He has just enough of ability in depicting character and in presenting incidents and lively talk to give hopes for his future as a novelist, but this volume is in itself about as bad as it can be as regards construction, development, and proportion.

Road to Le Reve (The). By Brewer Corcoran. The Page Company, Boston. $1.25.

A romance of society and the wilderness.

Taming of Calinga (The). By C. L. Carlsen. E. P. Dutton & Co., New York. $1.35.

A romance, the scene of which is laid in the Philippines.

Woman Who Wouldn't (The). By Rose Pastor Stokes. G. P. Putnam's Sons, New York. $1.25.

A play dealing with the struggle for existence in a mining town.

BOOKS FOR YOUNG FOLKS

Aesop's Fables. With 100 Illustrations by F. Opper. The J. B. Lippincott Company, Philadelphia. $1.50.

On Parole. By Anna Pierpont Siviter and Frances Pierpont Siviter. Illustrated. Henry Holt & Co., New York. $1.25.

A story about the adventures of an Eastern boy on a Far Western ranch.

Peggy Raymond's School Days; or, Old Girls and New. By Harriet Lummis Smith. (The Friendly Terrace Series.) The Page Company, Boston. $1.50.

ART AND MUSIC

Practical Book of Early American Arts and Crafts (The). By Harold Donaldson Eberlein and Abbot McClure. With a Chapter on Early Lace by Mabel Foster Bainbridge. The J. B. Lippincott Company, Philadelphia. $6.

What are the "early American arts and crafts"? Glass; metal work in iron, brass, copper, lead, and tin; needlework; domestic and ecclesiastical silver; pewter; pottery; decorative painting and weaving; printing: concerning these we have here a book of surprises. We do not realize, for instance, how the glass and pottery arts originated in Mexico, or what our own early American glass signifies. Mr. A. W. Drake's recent collection of samplers has awakened a deserved interest in them, and the book continues it, as well as that in pictorial embroidery, patchwork, and quilting. Perhaps more fascinating still was American craftsmanship in silver; we have here a list of about five hundred early makers. The book makes us feel that all early American craft development was truly folk art.

BIOGRAPHY

Nollekens and His Times. By John Thomas Smith. Edited and Annotated by Wilfred Whitten. Illustrated. In Two Volumes. The John Lane Company, New York. $7.50.

Nollekens was a sculptor and artist who lived to a great old age and who re-

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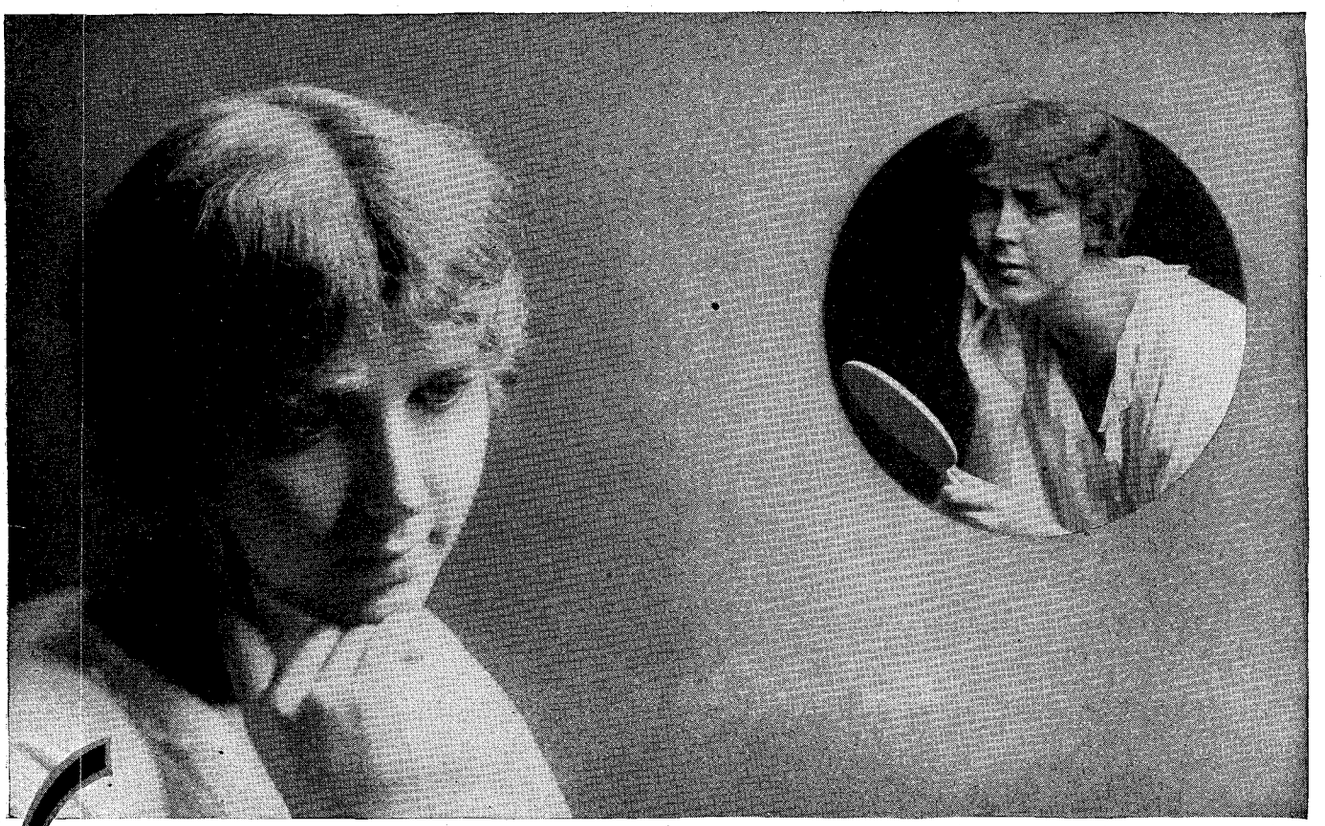

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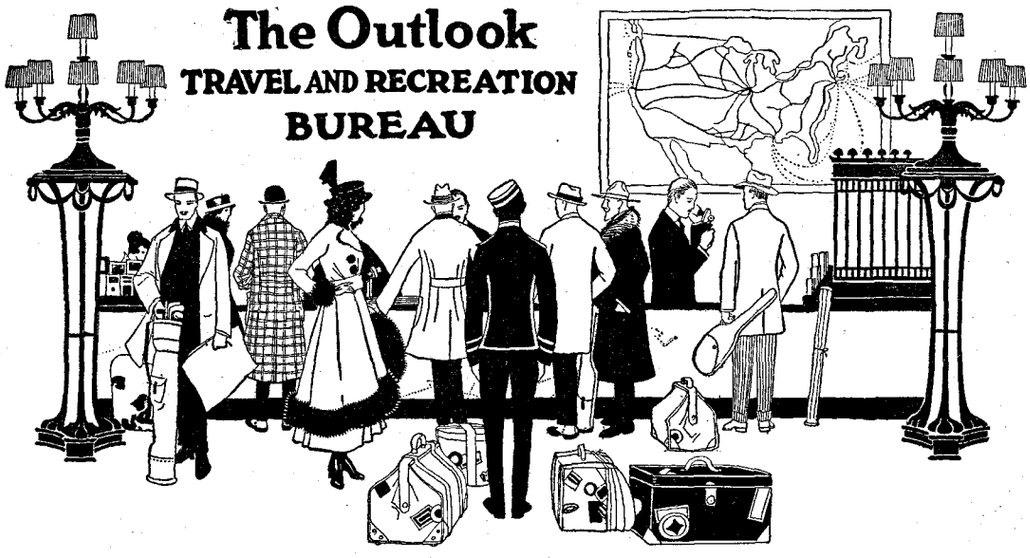

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The New Books (Continued)

membered being patted on the head by Dr. Samuel Johnson; he also remembered Sir Joshua Reynolds and other famous artists contemporary with Johnson. This singular Life was written by John Thomas Smith, who was for many years Keeper of Prints in the British Museum. Queerly enough, he disliked Nollekens; the latter had promised to leave him money by will and had failed to do so. The average reader will balk at the enormous quantity of oddities—literary, artistic, and personal—which Smith many years ago collected, and will question seriously whether, instead of two large volumes one small volume would not have been all that was needed of this material.

Abraham Lincoln. By Brand Whitlock. Small, Maynard & Co., Boston. $1.

A new edition of the sympathetic and readable Life written some years ago by our present Minister to Belgium.

ESSAYS AND CRITICISM

Shakespeare on the Stage. Third Series. By William Winter. Moffat, Yard & Co., New York. $3.

It is perhaps more a disparagement of the taste of the reading public than of the quality of this the third of Mr. Winter's series on Shakespeare to say that it will hardly be widely read. To the devotee of Shakespeare, however, as well as to the lover of theatrical history, the work will prove a mine of interest. It is a book which both author and publisher may be proud of, eloquently and engagingly written, handsomely, almost luxuriantly, printed and illustrated.

TRAVEL AND DESCRIPTION

Hoosier Holiday (A). By Theodore Dreiser. Illustrated. The John Lane Company, New York. $3.

This book contains an account of an automobile tour of the novelist's old haunts in Indiana, where he was born and spent most of his youth.

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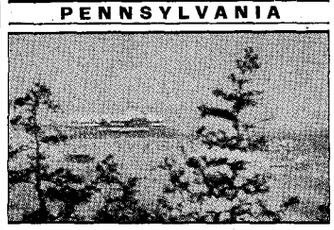

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WANTED—Competent teachers for public and private schools and colleges. Send for bulletin. Albany Teachers' Agency, Albany, N. Y.

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WANTED—Refined young lady, about 30, with college education, to live in Baltimore, Maryland, with family of five children, ages 8 to 17, and *have charge of their home studies* after school hours. Applicant must know French, German, and higher mathematics. She must be well recommended. State education, reference, and compensation desired. 4,513, Outlook.

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Companions and Domestic Helpers

TRAINED nurse as companion or care of semi-invalid. *Tactful and willing.* Will travel. Excellent references. 4,507, Outlook.

BY experienced person, position of trust in children's home or industrial school. Good disciplinarian, some hospital training, trained domestic teacher. 4,527, Outlook.

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EDUCATED woman, excellent housekeeper, wishes position in family where servant is kept. Mrs. Bell, 132 W. 79th St., New York.

WANTED—Position as companion or care of invalid. Have had eight months' hospital training. Reference furnished. Address P. O. Box 627, Cornwall-on-Hudson, N. Y.

REFINED middle-aged German widow desires position as housekeeper and general assistant or mother's helper. References exchanged. 4,543, Outlook.

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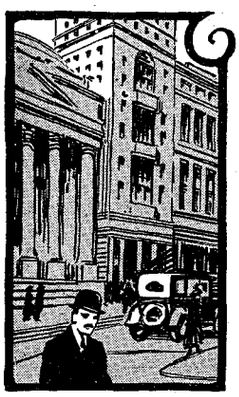

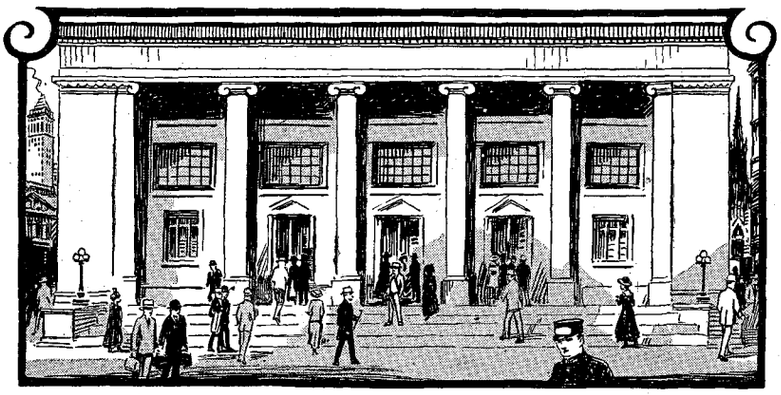

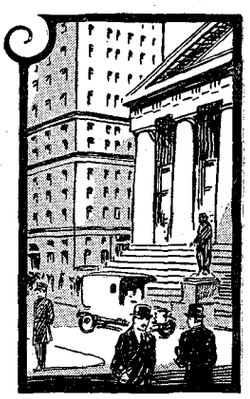

All legitimate questions from Outlook readers about investment securities will be answered either by personal letter or in these pages. The Outlook cannot, of course, undertake to guarantee against loss resulting from any specific investment. Therefore it will not *advise* the purchase of any specific security. But it will give to inquirers facts of record or information resulting from expert investigation, leaving the responsibility for final decision to the investor. And it will admit to its pages only those financial advertisements which after thorough expert scrutiny are believed to be worthy of confidence. All letters of inquiry regarding investment securities should be addressed to

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PEACE AND INVESTMENTS

THE Rockefeller Foundation, in its report for 1915, published recently, discloses two interesting facts: First, that it has taken a profit of one million dollars as a result of the sale of $5,000,000 in securities, chiefly stocks. Second, that it has invested $6,000,000 in bonds.

Among the stocks sold were some sixteen thousand shares of International Mercantile Marine common at $1.57 per share. Within the succeeding year this stock reached a price of $50.87 per share. About six thousand shares of the preferred stock were sold by the Foundation at $5.98 per share. Later this stock sold above $125 per share. In disposing of these stocks at the wrong time the Foundation lost over $50,000, where it might subsequently have had a profit of over a million and a half.

THE INSIDE TIP

Yet if you had owned International Mercantile Marine stock in 1915 and had been reliably informed (which is good English for the inside tip) that the Rockefeller Foundation was selling out, you would not have lost any time in unloading. The story only proves again that sometimes the insiders themselves are wrong. Certainly one could not ask for a source from which a more intelligent judgment, based on actual knowledge of the situation, might be expected. Yet the Rockefeller Foundation was wrong in this particular case.

TRUE EVIDENCE OF BRAINS

Leaving aside the speculative features in the report, at which the Foundation "beat the game" in spite of its losses in Mercantile Marine, the careful investor will not have failed to notice the second point, namely, that the Foundation invested six million dollars in bonds. The natural question is, "What bonds?" The list is interesting:

Amount.	Bond.	Cost.	Present Price.
$1,500,000	Pennsylvania Railroad General Mortgage 4½s, 1965	98¼	102⅝
650,000	Baltimore and Ohio Railroad Refunding and General 5s, 1995	99¾	100½
600,000	Anglo-French External Loan 5s, 1920	96¼	93¼
500,000	Atlantic Coast Line First Consolidated 4s, 1952	91	94⅜
500,000	Consolidated Gas Convertible Debenture 6s, 1920	110	124
500,000	Province of Quebec 5s, 1921	99¾	100

Here is an institution possessing unlimited facilities for knowing the character of securities. It is not restricted in its investing to bonds of any particular class or conforming with specific legal requirements in certain States. The Foundation requires that which most investors also demand, a high degree of safety with as high a commensurate yield as possible. These bonds the investor may therefore, in our judgment, buy with every reasonable assurance that he has a safe and marketable investment.

THE EFFECT OF PEACE

A further outstanding feature of this list is the fact that none of these bonds would be unfavorably affected by peace measures. The Anglo-French bonds, although a disappointment in a market way, would not fail to respond to a situation which would promise the end of war expenditures on the part of the belligerents. And in order to obtain, on a simple scale, a conception of what may happen in all foreign countries after the war, consider what would occur in the Province of Quebec were the war to end to-day. Every investor in that province would seek to buy Quebec bonds, just as every investor in New York State would buy New York State 5s under similar conditions.

PEACE AND THE DEMAND FOR MONEY

Professor Sprague, of Harvard, a leading authority on finance and a practical economist, has stated recently that the war, instead of reducing by destruction the capital investment of the belligerent nations, has in a large measure actually increased it. He believes that outside of the actual war zone the great question after the war will be, What use can we make of this gigantic industrial machinery?

Compared with this problem, rehabilitation of the wasted area will be a comparatively simple matter, one which will require work rather than an economic solution.

This theory intimates, therefore, that peace will bring about a possible stagnation in industry due to overdevelopment of mechanical equipment and to diminution of able-bodied workers. As a corollary it anticipates a considerable supply of available money, reasonably low interest rates, and a substantial home demand for Government obligations obtainable to yield from 5 per cent to 7 per cent, as at present.

AMERICAN INVESTMENTS

How much lower bonds of foreign nations may go will depend largely on the duration of the war, as well as on the extent to which bankers will continue to press these loans on the American market. An impression exists that we have seen the last public offering of bonds of the belligerents. Those who were disposed to buy foreign government issues have completed their purchases and they are turning largely to conservative American securities. January will undoubtedly see a very large demand, not only for American railway and public utility issues, but also for American farm mortgages. American municipal bonds are unusually high, and peace prospects have taken the backbone out of industrials. But in the face of these considerations, the better grades of conservative investment securities will be eagerly sought, not only for present investment purposes, but, in the event of the war's ending, for the reinvestment of those two billions of our dollars placed in foreign loans, some of which will be taken off our hands at the close of the war.

A LIST OF JANUARY INVESTMENTS

While it is impossible to give specific farm mortgage offerings, each of which is in itself a completed unit, and therefore an entity exclusive to all the others, we have made a selection of railway and public utility bonds from the January lists of prominent investment bankers. It submits these offerings as representing probably the most attractive on the basis of security, yield, and marketability:

Railroads:	Maturity.	Yield.
Virginia Railway First Mortgage 5s	1962	5.05
Western Pacific Railroad First Mortgage 5s.	1946	5.70
Seaboard Air Line First Consolidated 6s	1945	6.00
Public Utilities:		
Laclede Gas Light Debenture 5s	1919	4.60
American Telephone and Telegraph Collateral 5s	1946	5.03
Consolidated Gas, Electric Light and Power, (Baltimore) 4½s	1935	5.10
Public Service Northern Illinois First and Refunding 5s	1956	5.25
Northern States Power First and Refunding 5s	1941	5.20
Northern Ohio Traction and Light First Lien Refunding 5s	1946	5.37
Chicago Railways First Mortgage 5s	1927	5.53
Pacific Gas and Electric General and Refunding 5s	1942	5.53
Great Western Power First Mortgage 5s	1946	5.59
Los Angeles Railway First and Refunding 5s	1940	5.70
United Light and Railways First and Refunding 5s	1932	6.00

There are, of course, many other bonds not so widely known which will serve all

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Long Term Serial Bonds

In purchasing these you receive an attractive interest return for an extended period, avoid the trouble of constantly re-investing, and have an investment which on account of the serial payments is steadily becoming more attractive. These bonds ordinarily become readily salable. We recommend

Mark Manufacturing Company (Chicago) First Mortgage 6's

which are secured by property having a total valuation of nearly three times the loan and have behind them a long record of success and large earnings.

Ask for Circular No. 924Z

Peabody, Houghteling & Co.
(ESTABLISHED 1865)
10 South La Salle St.
Chicago

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Diversification In Odd Lots

1917 should be a year in which to place your investments on a sound and permanent investment plane.

Whatever may be the amount you have to invest, the elasticity of Odd Lots of stock commends them as a means of securing liberal investment return with distributed risk.

Booklet D-48
"Odd Lot Investment"

John Muir & Co.
SPECIALISTS IN
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Main Office, 61 Broadway, New York

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Stocks and Bonds ON THE PARTIAL PAYMENT PLAN

Write today for booklet No. 46, "The Partial Payment Plan," which explains thoroughly our method by which you may purchase Stocks and Bonds of Railroad, Industrial and Public Utility Companies in any amount —from one share or bond up, by making a small first payment and the balance in convenient monthly installments of $5, $10, $20, etc., depending upon number purchased. You may sell your securities at any time to take advantage of rise in market.

Your investments may be divided among several dividend-paying securities under this plan.

Ask for Booklet No. 46

SHELDON-MORGAN & Company
42 Broadway New York City
Members New York Stock Exchange

Peace and Investments (Continued)

ordinary purposes for revenue only, but which cannot so readily be sold when the necessity arises.

QUESTIONS AND ANSWERS

Q. I recently subscribed for $5,000 American Telephone and Telegraph Company 5 per cent bonds, and, to my surprise, have been notified that only one bond was allotted to me at 98 and interest. I understand that these bonds are now selling at 99¼ and interest. Would you advise me to purchase an additional $4,000 at this price?

A. These bonds are unquestionably high grade, and they are, in our judgment, attractive even at the present market quotation. A bond of this character ought to sell very close to par under almost any market conditions.

Q. I wish to invest some money in foreign loans, and would like to ask you which of the four following are considered generally the more conservative and safe: New British Loan; new issue Republic of France 5½ per cent National Loan; Anglo-French bonds; Alberta Dominion of Canada bonds.

A. We consider the new British 5½ per cent loan the most attractive of the securities on which you have made inquiry.

After the British, which is a secured loan, we should choose any of the Canadian issues, preferably the external loans. We are also favorably inclined toward the provincial bonds, viz., Quebec, Ontario, or Alberta. The Anglo-French bonds are, in our judgment, safe and conservative. The French internal loan is not as attractive as the others above mentioned, if for no other reason than because there will be a great volume of internal bonds outstanding by the time the war ends. If you are inclined toward French issues, we suggest the American Foreign Securities 5s, which are secured by collateral.

We believe that we have taken up the above securities in the order of their respective merit.

Q. Will you please give me what information you can on Missouri, Kansas, and Texas of Texas First 5s, 1942. Why are they selling around 70? And do you think they are likely to default?

A. These bonds are secured by a first mortgage on 224.84 miles of road outstanding at the rate of $20,022 per mile. They are guaranteed principal and interest by the Missouri, Kansas, and Texas Railway Company.

The stock of the Missouri, Kansas, and Texas of Texas, outstanding to the amount of $10,142,500, is part of the collateral deposited to secure the Missouri, Kansas, and Texas Railway Company General Mortgage 4½s.

The laws of Texas require a separate corporation for railway lines operating within the State. This explains why the Missouri, Kansas, and Texas Railway Company of Texas is a separate corporation. It also explains why none of the Missouri, Kansas, and Texas securities are secured as general lien obligations on the same lines.

The receivership for the Missouri, Kansas, and Texas system naturally puts the Texas properties in a questionable position. The interest on the bonds was defaulted in March of this year. A Protective Committee was formed, headed by Mr. J. S. Bache, which is recommending that holders of the bonds make deposit with the Empire Trust Company, depositary. The deposit agreement provides that the compensation and expenses of the committee shall not exceed $20 per $1,000 bond. The time for the deposit of these bonds expired on June 1,

First Mortgage Public Utility Bond

yielding

5.80%

Property appraised at nearly 200% of amount of these bonds outstanding.

Dividends being paid. Management excellent.

Net earnings over double interest and showing increases at the rate of 31%.

Send for Circular O-4097

Redmond & Co.
33 Pine St. - - New York

Follow the Trend

The Trend in investment generally follows the nation's most active industry.

The Trend of investors to public utility bonds is based on the nation-wide growth of utilities—due to the enormous increase in population which has amounted to over 100% in

The business of these Companies supplying absolute necessities—gas and electricity—is steadily growing; the record of their security is unequalled. An investment in any of the bonds we offer will give your money permanent value and yield 5%—6%.

We recommend the bonds of the Ohio Utilities Company and will be glad to send our illustrated booklet 10 on request.

P. W. Brooks & Co
Incorporated
115 Broadway, New York
Boston Philadelphia

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Since 1865 Investments

Far back in the Civil War days, more than fifty years ago, the house of Hambleton & Company made its first offering of bonds to investors. Today this house is high in the confidence of experienced investors and banking institutions.

Your bank has probably dealt with us, or if not, can advise you about us.

Our long experience and established reputation in connection with sound investment securities is at your service, whether you are a large investor or one who wishes to start with small amounts.

We have just prepared a booklet, which gives many facts and shows why banks, insurance companies and wealthy individuals place their monies in bonds and why it is a good policy for you to invest in the same type of securities.

Write for "Investing $100 to $10,000," to Department "C," 43 Exchange Place, New York, or 10 South Calvert St., Baltimore.

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For 36 years we have been paying our customers the highest returns consistent with conservative methods. First mortgage loans of $200 and up which we can recommend after the most thorough personal investigation. Please ask for Loan List No. 711
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Safe and Sure
Pays better than a Government bond and just as safe. Accepted by Government as security for Postal Savings Bank deposits. No income tax. *Write for Booklet L, "Bonds of Our Country," FREE.*
NEW FIRST NATIONAL BANK
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Stability

Public Utility Investments Under Byllesby Management

Progressive efficiency yields the investor an attractive return with safety of principal.

The experience of members of our organization dates from the founding of the electrical industry.

Utility companies serving 340,000 customers are now under the supervision of the organization.

The investment securities of these companies are described in illustrated literature which will be sent upon request.

Ask for booklet O

H. M. Byllesby & Company
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Questions and Answers (Continued)

but we understand that further deposits will be accepted subject to the approval of the committee.

Thus far this committee has been able to obtain payment of the interest, and the fact that the interest is being paid while almost all other Missouri, Kansas, and Texas securities are in default is favorable, although inconclusive. No one can predict the outcome of the receivership or how this issue of bonds will fare in the reorganization of the Missouri, Kansas, and Texas system.

Q. Referring to the article in your Financial Department in the August 23d issue of The Outlook upon "Federal Farm Loan Debentures," I would like to ask if these bonds can be secured now, and if so, from whom; and if not now, how soon will they be available?

A. It is not yet possible to buy the Federal Farm Loan bonds which are to be issued under the Federal Farm Loan Act.

The Federal Farm Loan Board is now engaged in determining the twelve districts into which the various States of the Union are to be divided under the terms of the Act. Shortly after the Federal Land Banks have been established in these respective districts the Debenture bonds will no doubt be offered. The general impression seems to be that the machinery will not get under way until the middle of 1917.

Q. I am considering the purchase of Salmon River Power Company's 5 per cents offered me at 90. This company is a subsidiary of the Niagara, Lockport, and Ontario Power Company, which sells power in the Buffalo-Syracuse district of New York. I will be obliged to you if you will say if the management of these companies is composed of men of integrity, and if these obligations are considered a safe "public utility" investment. Admitting that they are not readily marketable, in case I had to realize, would I stand to have to sacrifice?

A. The Salmon River Power Company's First Guaranteed 5s are, in our judgment, a safe and conservative investment.

The bonds are secured on a hydro-electric generating station near Syracuse, New York, which is still in the development stage. The interests behind the project are among the most substantial in western New York, and they are, in our opinion, amply qualified to carry the situation until a larger margin of net over bond interest requirements is earned. The management is well regarded, and is, we believe, entirely reliable and worthy of confidence.

We should not hesitate to buy these bonds, on the understanding, of course, that they could not be disposed of under all conditions. The local market in western New York is, however, fairly reliable at a discrepancy of a point or two between the bid and asked prices.

Free Booklets for Investors

The present era of prosperity has brought a steadily increasing number of investors and a country-wide campaign of thrift. The leading investment bankers are publishing booklets and literature which are full of information to prospective investors. The following is a selected list of booklets which may be obtained by writing the investment houses issuing them and mentioning The Outlook, or by writing direct to the Financial Editor of The Outlook:

The National City Company, 55 Wall St., New York, is offering a new list of public utility bonds. This style of security is rapidly growing in favor. Write for booklet.

January Investment List offers carefully selected securities suitable for conservative investors. Peabody, Houghteling & Co., Established 1865. 10 So. La Salle St., Chicago, Ill.

Hambleton & Co. is an old-established house dealing in the highest type of investment securities. They have just prepared a booklet on bonds which will be sent to any one writing to Department C., 43 Exchange Place, New York, or 10 South Calvert Street, Baltimore.

E. F. Coombs & Co., 120 Broadway, New York, has issued a Bulletin calling attention to the rapid growth of mail order business with careful investors who are absorbing the better grade bonds. Suggestions sent on request.

A new form of investment is offered by Bankers' Loan and Securities Company, 619 Common Street, New Orleans. This

Careful Investors Seeking Securities of Permanent Value

Mortgage Issues of Rails and Utilities in Strong Demand

Mail Order Business Increases

NEW YORK—A reference to investment conditions during recent disturbed stock market circumstances indicates a strong inclination on the part of far-sighted investors, both large and small, to avoid the uncertainties of speculation and prepare for a more substantial future through the purchase of the better grade bonds. The main-line mortgage railroad issues, and the well-protected gas and electric bonds are favored as offering the best assurances for permanent value with interest returns varying from 4½ to 6%.

Small investors are absorbing with keen interest the supply of most of the $100 bonds, many of them taking advantage of the popular small payment plan method of investing as they save.

Mail order business, which was a comparatively new factor in the financial community a few years ago, is bulking large with a number of the specialist bond houses. Those doing business with the small investor, and rendering a small payment service are exceptionally busy. This seems to be conclusive evidence that results obtained from business handled in this manner is entirely satisfactory to old customers and encourages much new business.

Reason for this growth obviously rests in the fact that specially employed correspondents in the mail order houses can give more comprehensive, conscientious and concise advice in a fifteen-minute letter than in an hour's personal interview, and because only the *facts* are placed in black and white for careful consideration.

Bulletin issued by

E. F. Coombs & Co.
Equitable Bldg. New York City

Note—Investment suggestions of $100, $500 and $1,000 bonds and the Small Payment Plan sent on request for circular T.

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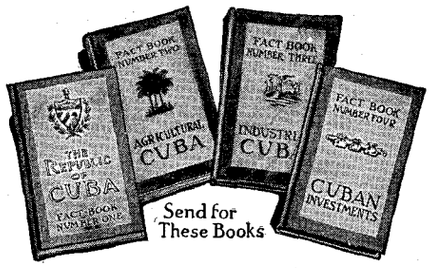

A New Form of Investment

Here is an announcement which should appeal to every investor desirous of safely increasing the earning power of his principal. It also offers an unusually attractive plan for *saving* money. While new to the United States, this form of investment has been popular in France, and it is only because of the disturbed conditions in Europe that this opportunity is offered to American investors.

Cuba is the second richest country in the world per capita. In order to further develop its vast natural resources, the Banco Territorial de Cuba, with a paid up capital of $5,000,000 has been exclusively

Authorized by the Cuban Government

to issue Mortgage Bonds on Cuban Real Estate. These bonds are signed and sealed by an Official Comptroller appointed by the Government. Besides the entire capital of the bank, which is virtually under Government control, the assets represent approximately three times the amount of the issue.

6% ($100) Bonds

These bonds will net the investor 6%, yet they are in no way affected by the present war or by industrial conditions—instead they represent the safety of a Government Issue.

Partial Payments

These bonds may be purchased, if desired on a small first payment and subsequent monthly payments, thus affording a savings plan as well as a gilt-edged investment yielding an unusually high return.

4 BOOKS FREE

We have prepared four comprehensive books on the Government, Industry, Agriculture and Investment features of Cuba. These books contain complete statistical information as to the wonderful Resources of Cuba, and two colored maps besides a complete description of this bond issue. The complete set of books will be sent without charge to investors, if you make a request on your business card or letterhead. We suggest that you write today, as the editions of these books are naturally limited.

Bankers' Loan & Securities Co.

Capital $1,500,000.00

JAMES L. WRIGHT, *President*

619 Common Street, New Orleans

Free Booklets for Investors (Continued)

consists of Mortgage Bonds on Cuban Real Estate which are authorized by the Cuban Government.

Many discriminating investors are purchasing securities in Odd Lots in order to diversify properly their holdings. Send to John Muir & Co., 61 Broadway, New York, for Odd Lot Circular Q-48.

Public Utility Bonds have rapidly grown in favor as offering a sound and permanent investment with a good return. Write to P. W. Brooks, 115 Broadway, New York, for illustrated booklet 10.

Both to those who desire to invest their savings and to those who seek to diversify their investments, the partial payment plan makes a strong appeal. This method of buying securities, from one share up and on convenient monthly installments, is fully explained in Booklet 46, "The Partial Payment Plan," issued by Sheldon, Morgan & Co., members of N. Y. Stock Exchange, 42 Broadway, New York City. This booklet will be sent free on request.

Illustrated literature bearing upon the intrinsic durability of public utility investments when the properties are operated by experienced specialists will be sent to inquirers upon request to H. N. Byllesby & Co., 1918–208 S. La Salle St., Chicago, or 1231 Trinity Bldg, New York.

A circular describing plain, old-fashioned farm mortgages, yielding 5 per cent and 6 per cent, has just been issued by A.G. Danforth & Co., Washington, Illinois. Write for List No. 58.

The New First National Bank of Columbus, Ohio, has for distribution a booklet, "Bonds of Our Country," which has been of material assistance to investors interested in municipal bonds.

Redmond & Co., 33 Pine St., New York, are offering a First Mortgage Public Utility Bond to yield 5.80%. Send for Circular O-4097.

DANFORTH 5% and 6% FARM MORTGAGES

represent conservative loans on producing farms in the best farming districts of the United States.
Our list No. 58 describing some very attractive Offerings will be sent upon request.

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Founded A.D. 1858
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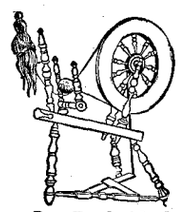
HOME PRESERVED
VIRGINIA FRUITS
PUREST AND BEST

DELICACIES OF QUALITY, ABSOLUTE PURITY AND PERFECT, NATURAL FLAVOR
From the Blue Ridge M'nt'ns of Va. Very acceptable as gifts. For particulars write Ridgethorpe, Fontella, Va.

Annual Sale Fancy Table Linens *at* McCutcheon's



Reg. Trade Mark

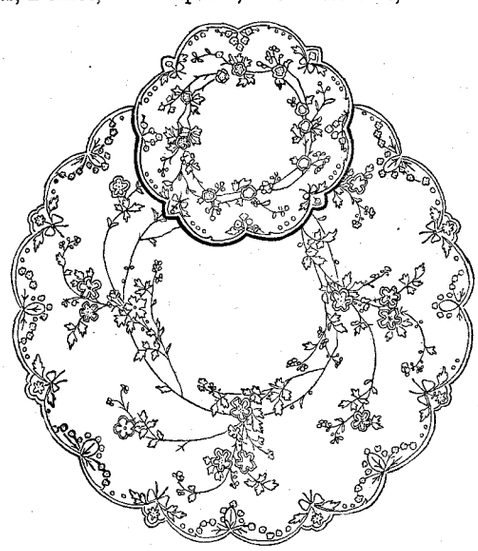
IN spite of the difficulty of obtaining supplies from Europe during these abnormal years, "The Linen Store" once again achieves the triumph of holding an Annual Sale, with ample stocks in all our Linen departments offered at a universal flat discount of

10% off.

In the department devoted to Fancy Table Linens the opportunities are especially attractive.

Madeira Hand Embroidery. Tea Cloths, Luncheon Cloths, Tray Cloths, Scarfs, Table Runners, Luncheon Sets, Doilies, Tea Napkins, Breakfast Sets, etc.

Mindanao Embroidered Luncheon Sets. (See illustration). A special and novel line in six beautiful designs, hand-embroidered on fine French Linen. A large centerpiece with a half dozen Doilies each of three sizes, cost $25.00, or with a dozen Doilies of each size, $37.50, less 10%.



Hemstitched Damask Tea Cloths and Napkins. Tea Cloths, one yard square, cost from $1.75 and upwards, less 10%.

Hemstitched Cloths. 2 x 2 yards, including dozen Napkins, $22.00 a set and up. Larger sizes in proportion. All 10% off.

Italian Lace. A remarkable collection, including Needlepoint, Sicilian Openwork, Filet, Point de Venice and old Venetian Lace, "Castel Guidei" Embroidery, etc., etc. Many of the pieces are entirely new to this country.

The Annual Sale also covers Table Linens, Bed Linens, Towels, Blankets, Lingerie and Children's Wear.

Send for illustrated "Annual Sale" booklet.

James McCutcheon & Co.

Fifth Avenue, 34th & 33d Streets, New York

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